



IMPERIAL BANK OF CANADA

THIRTY-SIXTH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 25, 1911

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Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

CAPITAL AUTHORIZED . .	\$10,000,000.00
CAPITAL SUBSCRIBED . .	5,912,800.00
CAPITAL PAID UP . . .	5,769,559.25
RESERVE FUND	5,769,559.25

Thirty-Sixth Annual Report 1911

Imperial Bank of Canada

ESTABLISHED 1875

Capital (Authorized) \$10,000,000.00

Capital (Subscribed) \$5,912,800.00

Capital (Paid Up) \$5,769,559.25

Reserve Fund and Undivided Profits \$6,888,013.67

DIRECTORS

D. R. WILKIE, PRESIDENT.
 HON. ROBERT JAFFRAY, VICE-PRESIDENT.
 WM. RAMSAY of Bowland, Stow, Scotland. ELIAS ROGERS. J. KERR OSBORNE.
 PELEG HOWLAND. SIR WM. WHYTE, Winnipeg.
 CAWTHRA MULOCK. HON. RICHARD TURNER, Quebec.
 WM. HAMILTON MERRITT, M.D., St. Catharines. W. J. GAGE.

HEAD OFFICE, TORONTO

D. R. WILKIE, GENERAL MANAGER. E. HAY, ASST. GENERAL MANAGER.
 W. MOFFAT, CHIEF INSPECTOR.
 A. E. PHIPPS, G. D. BOULTON, R. S. CLARK, INSPECTORS.
 W. S. ELLIOTT, SECRETARY TO GENERAL MANAGER.

BRANCHES

PROVINCE OF ONTARIO

TORONTO—

Wellington and Leader Lane (Head Office).....	{O. F. RICE.....	Manager.
Yonge and Queen Sts.....	{J. M. MACKENZIE.....	Asst.
Yonge and Bloor Sts.....	G. G. LEMESURIER.....	"
King and York Sts.....	J. D. LEWIS.....	"
West Market and Front Sts.....	A. R. CAPREOL.....	"
King and Spadina Ave.....	C. S. WATSON.....	"
Bloor and Lansdowne Ave.....	J. F. SCARTH.....	"
King and Sherbourne Sts.....	R. S. GALBRAITH.....	"
Bathurst and Dupont Sts.....	F. J. PETERSON.....	"
Queen St. and Palmerston Ave.....	H. H. MORGAN.....	"
Adelaide and Victoria Sts.....	D. COULSON, Jr.....	"
Davisville.....	E. H. ANDERSON.....	"
AMHERSTBURG.....	W. H. PATTEN.....	"
BELWOOD.....	C. A. CUDDY.....	"
BOLTON.....	(Sub-Branch to Fergus).	"
BRANTFORD.....	J. F. WARBRICK.....	"
CALEDON EAST.....	H. T. WATT.....	"
COBALT.....	(Sub-Branch to Bolton).	"
COCHRANE.....	A. J. GOODALL.....	"
COTTAM.....	C. H. LLOYD.....	"
ELK LAKE.....	(Sub-Branch to Essex).	"
ESSEX.....	K. F. DELONG.....	"
FERGUS.....	G. J. LACKNER.....	"
FONTHILL.....	E. C. ROBERTS.....	"
FORT WILLIAM.....	H. W. SCARFF.....	"
GALT.....	H. C. HOUSTON.....	"
HAMILTON.....	G. C. EASTON.....	"
HARROW.....	F. S. GLASSCO.....	"
HUMBERSTONE.....	W. T. HENDERSON.....	"
INGERSOLL.....	D. HUCHES.....	"
JORDAN and VINELAND.....	C. WHITE.....	"
KENORA.....	(Sub-Branch to St. Catharines).	"
LISTOWEL.....	JAMES WALKER.....	"
LONDON.....	D. G. ROY.....	"
MARSHVILLE.....	R. ARKELL.....	"
NASHVILLE.....	(Sub-Branch to Welland).	"
NEW LISKEARD.....	(Sub-Branch to Bolton).	"
NIAGARA FALLS.....	D. F. OSLER.....	"
" (UPPER BRIDGE).....	A. H. MURRAY.....	"
NIAGARA-ON-THE-LAKE.....	H. MACKLEM.....	"
NORTH BAY.....	W. BOURKE.....	"
OTTAWA.....	E. S. HOUSTON.....	"
PALGRAVE.....	(Sub-Branch to Bolton).	"

PORCUPINE, ONT.....	A. H. SEGUIN.....	Manager.
SOUTH PORCUPINE.....	(Sub-Branch to Porcupine).	"
PORT ARTHUR.....	H. C. HOUSTON.....	"
PORT COLBORNE.....	J. H. ROLPH.....	"
PORT ROBINSON.....	(Sub-Branch to Welland).	"
RIDGEWAY.....	W. H. COLLARD.....	"
SAULT STE. MARIE.....	E. K. BOULTBEE.....	"
" (WEST-END).....	(Sub-Branch to Sault Ste. Marie).	"
SOUTH WOODSLEE.....	(Sub-Branch to Essex).	"
ST. CATHARINES.....	J. A. FORSTER.....	"
" (MARKET).....	C. W. PATERSON.....	"
ST. DAVIDS.....	C. A. LOVE.....	"
ST. THOMAS (EAST END).....	R. F. A. GILBERT.....	"
" (WEST END).....	W. McGUIRE.....	"
THESSALON.....	G. C. BROWN.....	"
WELLAND.....	H. P. TAYLOR.....	"
WOODSTOCK.....		

PROVINCE OF QUEBEC

MONTREAL.....	J. A. RICHARDSON.....	Manager.
QUEBEC.....	J. D. HOOD.....	"
" (UPPER TOWN).....	A. C. SMITH.....	"

PROVINCE OF MANITOBA

BRANDON.....	A. R. B. HEARN.....	Manager.
PORTAGE LA PRAIRIE.....	W. H. THOMSON.....	"
WINNIPEG.....	N. G. LESLIE.....	"
" (NORTH END).....	W. A. HEBBLEWHITE.....	"

PROVINCE OF SASKATCHEWAN

BALCONIE.....	F. P. JARVIS.....	Manager.
BROADVIEW.....	R. G. WILKINSON.....	"
FORT QU'APPELLE.....	H. ROBERTS.....	"
HAGUE.....	R. P. SCHURMAN.....	"
MOOSE JAW.....	W. R. SCOTT.....	"
NORTH BATTLEFORD.....	A. T. SPOHN.....	"
PRINCE ALBERT.....	H. T. JAFFRAY.....	"
REGINA.....	J. A. WETMORE.....	"
ROSTERN.....	W. R. THOMSON.....	"
SASKATOON.....	P. BIDWELL.....	"
WILKIE.....	H. L. REID.....	"
WYNYARD.....	T. B. BAKER.....	"

PROVINCE OF ALBERTA

ATHABASCA LANDING.....	A. L. SAWLE.....	Manager.
BANFF.....	A. E. FOSTER.....	"
CALGARY.....	A. L. NUNNS.....	"
" (EAST END).....	J. H. WILSON.....	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
" (WEST END).....		"
" (NORTH END).....		"
LETHBRIDGE.....	W. R. SEATLE.....	"
REDCLIFF.....	A. E. FARMER.....	"
RED DEER.....	J. G. GILLESPIE.....	"
STRATHCONA.....	M. R. HAY.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"

PROVINCE OF BRITISH COLUMBIA

ARROWHEAD.....	(Sub-Branch to Cranbrook).	
CHASE.....	(Sub-Branch to Kamloops).	
CRANBROOK.....	H. W. SUPPLE.....	Manager.
FERNIE.....	G. I. B. BELL.....	"
GOLDEN.....	J. H. D. BENSON.....	"
KAMLOOPS.....	R. A. BETHUNE.....	"
MICHEL.....	(Sub-Branch to Fernie).	
NEW MICHEL.....	(Sub-Branch to Cranbrook).	
MOYIE.....	J. M. LAY.....	"
NELSON.....	A. B. McLENEGHAN.....	"
REVELSTOKE.....		"
VANCOUVER.....	A. JUKES.....	"
" (Fairview).....	A. R. GREEN.....	"
" (Hastings and Abbott Sts.).....	J. S. GIBB.....	"
VICTORIA.....	W. R. GRUBBE.....	"
WILMER.....		

Imperial Bank of Canada

Agents and Correspondents :

CANADA	Bank of Montreal.
GREAT BRITAIN	Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited.
FRANCE	Crédit Lyonnais.
GERMANY	Deutsche Bank.
UNITED STATES	NEW YORK—Bank of the Manhattan Co. Bank of Montreal. Bank of America. National Bank of Commerce. Merchants National Bank. National City Bank. Bankers Trust Co. BOSTON—National Shawmut Bank. BUFFALO—Bank of Buffalo. Columbia National Bank. The Marine National Bank. CHICAGO—First National Bank. Corn Exchange National Bank. Merchants Loan & Trust Co. CLEVELAND—First National Bank. DETROIT—Old Detroit National Bank. DULUTH—First National Bank. MINNEAPOLIS—First National Bank. PHILADELPHIA—Farmers & Mechanics National Bank. Franklin National Bank. Fourth St. National Bank. Philadelphia National Bank. PITTSBURGH—Bank of Pittsburgh. PORTLAND, ORE.—United States National Bank. SAN FRANCISCO—Wells Fargo Nevada National Bank. SEATTLE, WASH.—Seattle National Bank. SPOKANE—Exchange National Bank. ST. PAUL—Second National Bank. Hong Kong & Shanghai Banking Corporation.
CHINA AND JAPAN	
AUSTRALIA	} Union Bank of Australia. } Bank of New South Wales. } Yokohama Specie Bank. } Bank of Hawaii, Limited.
NEW ZEALAND	
TASMANIA	
SANDWICH ISLANDS	
SOUTH AFRICA	Standard Bank of South Africa Limited.

Imperial Bank of Canada

PROCEEDINGS

OF THE

THIRTY-SIXTH ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Thursday, the 25th May, 1911.*

The Thirty-sixth Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the Charter at the Banking House of the Institution, 25th May, 1911.

There were present:—Messrs. D. R. Wilkie, Hon. Robert Jaffray, Wm. Ramsay of Bowland, Stow (Scotland), J. Kerr Osborne, Peleg Howland, Wm. Whyte (Winnipeg), Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), W. J. Gage, N. G. Leslie (Winnipeg), James Bicknell, K.C., Dr. H. W. Armstrong (Fergus), J. G. Borland (Claremont), Josh. C. Moor, J. G. Ramsey, J. McLenaghan, Wm. Crocker, W. H. Knowlton, H. Crewe, Alexander Nairn, Samuel Nordheimer, George Heintzman, A. P. Burritt, F. H. Gooch, Æmilius Baldwin, N. Robertson, W. Gibson Cassels, Albert A. Thompson, H. S. Mara, E. Hay, Major W. Napier Keefer, M.D., F. D. Brown, R. W. Thompson, I. J. Gould (Uxbridge), R. H.

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Davies, Frank E. Macdonald, F. LeM. Grasett, M.D., H. L. Watt, Rev. T. W. Paterson (Deer Park), A. C. Morris, Dr. Charles O'Reilly, G. Colley Foster, L. H. Baldwin, G. G. Le Mesurier, J. C. Black, J. W. Beaty, G. G. S. Lindsey, O. F. Rice, A. A. McFall (Bolton), Thomas Long, L. A. Hamilton (Lorne Park), R. Carswell, C. C. Osborne, A. E. Ames, Wm. Hendrie (Hamilton), Frederick Wyld, J. F. Scarth, Andrew Semple, Archibald Foulds, E. B. Osler, M.P., G. W. Howland, V. E. Hutcheson.

The chair was taken by the President, Mr. D. R. Wilkie, and the Assistant General Manager, Mr. E. Hay, was requested to act as Secretary.

Moved by Mr. Thomas Long, seconded by Mr. George W. Howland:—

That Mr. W. Gibson Cassels, Mr. A. P. Burritt and Mr. J. W. Beaty be and are hereby appointed Scrutineers. Carried.

The Assistant General Manager, at the request of the Chairman, read the Report of the Directors and the Statement of Affairs.

THE REPORT.

The Directors have much pleasure in submitting to the Shareholders their Thirty-sixth Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1911, together with Profit and Loss Account, showing the result of the operations of the Bank for the year, which ended on that day.

The Net Profits of the Bank, after making full provision for all bad and doubtful debts and for interest on unmatured bills under discount, amounted to \$841,692.18, which has been applied as follows:—

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(a) Dividends have been paid at the rate of 11% per annum for the first nine months of the year, and at the rate of 12% per annum for the last three months of the year, amounting to....	\$625,427.59
(b) Employees' Pension and Guarantee Funds have been credited with.....	7,500.00
(c) Bank Premises and Furniture Account has been credited with.....	71,774.16
(d) Profit and Loss Account has been increased by.....	136,990.43
	\$841,692.18

In addition to these results, Reserve Fund Account has been increased \$769,559.25 by the application thereto of the Premium received upon the amount paid-up upon subscriptions to the recent issue of New Capital Stock.

Branches have been established during the year at Sault Ste. Marie (West End), at Porcupine and South Porcupine, and at Davisville, all in the Province of Ontario; at Wynyard, Sask.; at Redcliff, Alta.; and at Wilmer, in the Windermere District, B.C. During the same period the East End (sub-branch) Lethbridge and the Gowganda Branch have been closed.

The business of the Bank continues to develop most satisfactorily.

The Head Office and Branches have been carefully inspected during the year, and your Directors take pleasure in expressing their satisfaction with the faithfulness and efficiency of the Staff.

The whole respectfully submitted.

D. R. WILKIE,
President.

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PROFIT AND LOSS ACCOUNT

30th APRIL, 1911

Dividend No. 80, for three months at the rate of 11% per annum (paid 1st of August, 1910) ..	\$147,700.53	Balance at credit of account 30th April, 1910, brought for- ward	\$696,135.20
Dividend No. 81, for three months at the rate of 11% per annum (paid 1st of November, 1910)	150,707.05	Profits for the twelve months ended 30th April, 1911, after deducting charges of manage- ment and interest due deposi- tors, and after making full provision for all bad and doubtful debts and for rebate on bills under discount	841,692.18
Dividend No. 82, for three months at the rate of 11% per annum (paid 1st of February, 1911)	154,839.47	Premium received on new Capital Stock	769,559.25
Dividend No. 83, for three months at the rate of 12% per annum (paid 1st of May, 1911)	172,180.54		
	\$625,427.59		
Annual contribution to Em- ployees' Pension and Guar- antee Funds	7,500.00		
Transferred to Reserve Fund ..	769,559.25		
Written off Bank Premises and Furniture Account	71,774.16		
Balance of Account carried for- ward	833,125.63		
	<u>\$2,307,386.63</u>		<u>\$2,307,386.63</u>

RESERVE FUND

Balance at Credit of Account, 30th April, 1910	\$5,000,000.00
Premium received on new Capital Stock	769,559.25
	<u>\$5,769,559.25</u>

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30th APRIL,

LIABILITIES.

Notes of the Bank in circulation.....	\$ 4,420,715.00	
Deposits not bearing interest.....	\$ 8,769,869.49	
Deposits bearing interest (including interest accrued to date).....	37,734,623.00	46,504,492.49
Deposits by other Banks in Canada.....		127,246.04
Total liabilities to the public.....		\$51,052,453.53
Capital stock (paid-up).....		5,769,559.25
Reserve Fund.....	\$5,769,559.25	
Dividend No. 83 (payable 1st May, 1911) for three months, at the rate of 12% per annum.....	172,180.54	
Rebate on Bills discounted.....	113,148.25	
Balance of Profit and Loss Account carried forward.....	833,125.63	6,888,013.67

\$63,710,026.45

D. R. WILKIE,
General Manager.

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BALANCE SHEET.

1911

ASSETS.

Gold and Silver Coin.....	\$1,425,377.90	
Dominion Government Notes.....	8,602,323.00	
		<u>\$10,027,700.90</u>
Deposit with Dominion Government for security of note circulation.....		215,241.97
Notes of and Cheques on other Banks.....		2,918,772.57
Loans to other Banks in Canada secured, including bills re-discounted.....		343,134.66
Balance due from other Banks in Canada.....		749,603.29
Balance due from Agents in the United Kingdom.....		1,981,353.57
Balance due from Agents in Foreign Countries.....		2,080,107.78
		<u>\$18,315,914.74</u>
Dominion and Provincial Government Securities.....	\$1,381,920.02	
Loans to Provincial Governments.....	74,055.80	
Canadian Municipal Securities, and British or Foreign or Colonial Public Securities other than Canadian.....	2,721,410.23	
Railway and other Bonds, Debentures and Stocks.....	743,537.73	
		<u>4,920,923.78</u>
Call and Short Loans on Stocks and Bonds in Canada.		3,576,126.71
Call Loans on Stocks and Bonds elsewhere than in Canada.....		1,502,885.39
		<u>\$28,315,850.62</u>
Other Current Loans, Discounts and Advances.....	33,571,232.17	
Overdue Debts (loss provided for).....	27,243.70	
Real Estate (other than Bank premises).....	59,770.48	
Mortgages on Real Estate sold by the Bank.....	113,453.12	
Bank Premises, including Safes, Vaults and Office Furniture, at Head Office and Branches.....	1,600,000.00	
Other Assets, not included under foregoing heads.....	22,476.36	
		<u><u>\$63,710,026.45</u></u>

E. HAY,
Assistant General Manager.

W. MOFFAT,
Chief Inspector.

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THE PRESIDENT.—Gentlemen,—I have much pleasure in rising to move the adoption of the report.

ANNUAL STATEMENT.

The profits of the year have been at the rate of 15.184 per cent., as compared with 14.05 in the previous year. This increase justified your Directors in declaring a higher dividend for the last quarter. By a comparison of the balance sheet with the return for 30th April, 1910, you will note that the circulation of our bills has increased by about \$650,000, and that deposits have increased \$5,100,000 (about). The total gain in deposits and circulation has been from \$45,302,000 to \$51,052,000. On the other side of the account, liquid assets are \$28,300,000, as against \$23,256,000, and current loans are \$33,571,000, as against \$31,368,000—a condition of affairs which is, I should think, perfectly satisfactory to everyone interested in the welfare of the Bank.

NEW CAPITAL.

The additional capital referred to in our last annual report has been taken up most satisfactorily; out of a total allotment of \$975,000, \$769,559 having been already paid up. The additional capital has enabled us to take on valuable business, and the additional dividend charges have been compensated for by a very substantial increase during the year in deposits and circulation.

SHAREHOLDERS.

Our Shareholders now number 1,392, as compared with 1,327 in 1910.

STAFF.

The staff has increased in number from 665 in 1910 to 691 in 1911.

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DIVIDEND.

The advance in the rate of dividend to twelve per cent. per annum is, I am sure, from expressions of opinion which I have heard here on more than one occasion, in line with your own views. Anyone occupying my responsible position would naturally hesitate before recommending an advance in the usual rate of dividend, unless he is fairly confident that it can be maintained; if not maintained, disappointment is the result; but unless conditions throughout the Dominion change substantially for the worse, or unless we suffer some unlooked for reverse, I do not at the moment see why with our established business and ever-growing reserves and resources, the present dividend should not be earned from year to year.

NEW BRANCHES.

We are still expanding, and, I think, are doing our full share in providing the country with necessary banking facilities. We have opened up seven new branches during the year and have ten others under way. The first cost of opening these branches is considerable, as outside of construction which may be looked upon as of a permanent character, the whole expense has to be provided for out of the profits of the year. Moreover, it is not to be expected that such expenditure will produce an immediate return. We are, as I think other banks are doing, carrying a number of branches which form pivotal or strategical positions and which, although not yielding a profit to-day, are not only protecting more important points from the attack of competitors, but will, themselves, in proper time become directly profitable. We now have, including sub-branches, one hundred and seven offices.

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BANK PREMISES.

We expended during the year in connection with new bank premises over \$250,000, and we have now under construction about half a dozen new buildings, besides incurring the expense of alterations to a number of others, the expenditure upon which will be reported to you in due course.

Our policy and practice is to write off each year from this account a sufficient amount to bring the book value of the premises well within what we are satisfied is their realizable value.

RENEWAL OF BANK CHARTERS.

The decennial revision and renewal of bank charters has again been postponed by the Dominion Legislature in deference to what was considered to be more important legislation. In the meantime the charters of all banks have been renewed until 1st July, 1912; the policy of the Government and any new provisions in the Act will, it is promised, be announced during the Autumn session of Parliament.

The Government has been reticent so far as regards its own policy, but we have no reason to doubt that what is best in the interests of the country, which are your interests, will be decided upon. As regards the policy of inspection, we are quite willing to submit to any reasonable form of inspection. At the same time we have no faith whatever, any more than the Finance Department itself has faith, in Government inspection. Effective Government inspection is impracticable and ineffective—Government inspection would be misleading and dangerous. "Outside" inspection has its advantages, and if it had not been that the whole subject will be threshed out in a few months in Parliament, we should have had some suggestion of our own to submit to you for your approval.

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NATIONAL DEVELOPMENT.

In comparing the returns furnished the Government by the banks on 30th April, 1911, with the returns for the same day in 1910, I find that the paid-up capital of all the banks has grown during the year from \$97,000,000 to \$100,000,000; Reserve from \$78,800,000 to \$85,000,000; Circulation from \$78,000,000 to \$83,000,000; Public Deposits, \$768,000,000 to \$837,000,000; Total Liabilities have grown from \$993,000,000 to \$1,046,000,000. Amongst the assets, loans in foreign countries have come down from \$161,000,000 in 1910 to \$118,000,000 in 1911. Bear in mind as regards this last item that it is an error to suppose that these loans are placed abroad for the purpose of earning a higher rate of interest than can be obtained at home. As a matter of fact, they earn less, but they form a part of the necessary cash reserves of the banks, are loaned on readily marketable securities on sharp call, at low rates of interest, and are quickly realizable. The total of these reserves is not excessive when total liabilities of \$1,046,000,000, the greater part of which is payable on demand, are taken into account. Moreover, such loans include the investment of foreign deposits held by the banks having agencies outside of this country amounting to no less than \$69,000,000, so that the net loans of Canadian funds by Canadian banks, elsewhere than in Canada, do not amount in all to more than \$47,000,000.

The Bank Premises Account of all the banks has grown from \$22,400,000 to \$27,000,000. This is not a large amount, when it is borne in mind that the total number of branches over Canada has grown from 2,276 in 1910 to 2,435 in 1911. The total assets of all the banks have grown from \$1,183,000,000 in 1910 to \$1,247,000,000 in 1911. Current loans which represent manufacturing, agricultural, lumbering, mining and all mercantile business have grown from

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\$645,000,000 to \$719,000,000, so that setting aside an indispensable amount by way of cash reserves against deposits and circulation, it may truthfully be said that the whole amount owing by the banks of Canada to the public of Canada is loaned back again to the public of Canada by the banks of Canada.

CROP RESULTS AND PROSPECTS.

As regards the "crops," my latest information is to the effect that the acreage under crop in the three Prairie Provinces is 16,000,000 acres, as against 14,850,000 acres in 1910. The total yield of agricultural products in these three Provinces in 1910 was valued at \$145,000,000, a falling off from 1909 of no less than \$47,000,000, the result of drought and heat, although the acreage had increased by 1,857,300 acres. The total area of field crops grown in all Canada in 1910 was 32,711,062 acres and the value \$507,185,000, as compared with 30,065,500 acres and \$532,992,000 in 1909. We are glad to know that the condition of the crops at the present moment is in every respect first-class; there has been an abundance of moisture and there is a sound of gladness throughout the land. The average yield of wheat per acre in the Western Provinces over the past ten years has been 19 bushels, but in 1910 it was only 15 bushels.

Our reports regarding manufacturing interests are uniformly satisfactory. We have reports from a hundred different points and in not one instance is there a complaint. Everywhere prosperity reigns.

POPULATION.

There has been a steady emigration to Canada for several years past, and I am informed that the present year is to add several hundreds of thousands of the most desirable settlers to our population; for the year ending 31st March there were no less than 311,064 new arrivals, compared with

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208,794 up to the same date in 1910. The character and desirableness of the new citizens is guaranteed by the fact that all have undergone inspection and have complied with emigration laws. No less than 123,113 of the new arrivals came from the British Isles and 121,451 from the United States. British Columbia has benefited from these new arrivals to the extent of 54,626, Alberta by 44,782, Saskatchewan 40,763, and Manitoba by 34,653; the total population of Manitoba is now 540,000; Saskatchewan and Alberta have 860,000. Although we look upon and have a right to think of our Prairie Provinces as an integral part of ourselves, we must bear in mind that it will not be long before their interests and ambitions may lead them to look somewhat askance at the present dominating influence of the Eastern Provinces. In the meantime the older Provinces are contributing of their best blood and bone to the prairie country. The population of some of the older Provinces is at a standstill; none are increasing in the same proportion as the Western Provinces. The tendency is westward. Of 1,269 branches in all Canada of the nine leading banks doing business in the West, 616 are in the West as against 653 in the East.

RAILWAY CONSTRUCTION.

It must be borne in mind that the prosperity of the country at the moment is largely due to the enormous expenditures of money borrowed from abroad for railway construction. At the present moment there are no less than 1,681 miles of railway actually under construction and no less than 10,000 men employed in the work, in addition to which a further mileage of about 3,000 miles will shortly be under way. The work entails enormous expenditures in the purchase of the natural products of the country, ties, lumber, oats, butter, hay, beef, pork, etc., besides giving help to many new settlers, who, by obtaining temporary employ-

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ment on the works under construction, are enabled to earn sufficient cash to carry them over the early months of settlement and to make a fair start amongst new and untried surroundings.

MINING.

We are told by Cobalt authorities that the silver production of that camp during 1910 realized \$14,500,000 (as against a total output of gold in the Yukon of \$4,126,727.60 for the same period), and that the total production of Cobalt mines since the discovery of the mines is valued at \$47,340,886, more than fifty per cent., perhaps sixty per cent., of which has been paid out in dividends to shareholders. Cobalt produces thirteen per cent. of the total silver production of the world, and apparently there are better things to come, as the industry is now being helped by the introduction of electric and compressed air power. Fortunately, also, the market price of silver is advancing. Porcupine is somewhat of an unknown quantity, but there is great promise of enormous yields of free milling gold ore. It is gratifying to know that the great belts of fertile land which are even further north than Cobalt and Porcupine are being taken up by a desirable class of settlers; in one district alone not many miles from Cobalt there are over 2,000 farmers, who are apparently satisfied with their conditions and who will have a home market, the best market, for everything they produce. But what the north country needs very badly are good wagon roads; these are of almost greater importance to the agriculturist than additional railway facilities and can be furnished much more economically.

COMMERCE.

The total exports of merchandise and agricultural products during 1910 amounted to \$274,000,000, as against total imports of \$451,000,000. There is no difficulty in finding out where the \$177,000,000 came from.

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Our loans abroad were considerably more than \$200,000,000. Our exports of agricultural and forest products fell off during the year in value by \$10,000,000, but our exports of the mine increased from \$40,000,000 to \$43,000,000, and of manufactured goods from \$31,500,000 to \$35,300,000. Our imports of merchandise for 1910 exceeded those of 1909 by \$81,000,000.

The success and wealth which have followed upon the expenditure of immense sums of borrowed money, of money made in honest toil and in real estate, has introduced a period of extravagance by way of personal expenditure that is unparalleled in the history of the country and may yet occasion disaster to many. It is true, however, that business failures are few. Luxuries of every description, motor cars and foreign travel, are now indulged in by thousands who were satisfied a few years ago with short trips by land or water to local points of interest.

I beg to move the adoption of the report.

HON. ROBERT JAFFRAY, in rising to second the adoption of the report, said:—Mr. President and Gentlemen,—The report that has been placed before you and the explanatory remarks made by the President have been so full that it is evident there is no question to ask and I have therefore great pleasure in seconding the adoption of the report.

I am sure the matters which have been brought before you so lucidly and ably by the President are deserving of most serious consideration. There are many points in it which are very important indeed, and which show very clearly the progress of Canada. We have a country to be proud of and we have hopes for the future. There is, however, a warning note in the remarks of the President, at the close, that we all need to keep carefully in mind.

I feel confident that under the able management of our President and his staff that the Imperial Bank will take its

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place in the progress of the country, and keep equal to it, as far as it is possible for us to do. We must, however, remember that there is need for the exercise of great caution, and I am very sure that as long as the management of the bank is in control of the President and the officers of the bank the shareholders may feel very sure that there is going to be no unnecessary risk taken. I have great pleasure in seconding the report.

The President put the motion, which was carried unanimously.

MR. E. B. OSLER, M.P.—I have very great pleasure in moving that the thanks of the shareholders are due to and are hereby tendered to the President, Vice-President and Directors of the bank for their services during the past year.

Some little time ago it was generally thought by shareholders that the directors of a bank were more or less ornaments and not of very much use. I think of late years shareholders are beginning to realize that the directors of a bank are a very material factor in the success of the undertaking, and the shareholders of the Imperial Bank are to be congratulated on having had from the very inception able directors, men who were guided more in the interests of the bank than their own interests in every transaction they undertook, and it gives me very great pleasure to move this resolution of thanks to the President, Vice-President and Directors of the Imperial Bank.

MR. ALEXANDER NAIRN.—I have very great pleasure in seconding that resolution. I need not add anything to what has been said by Mr. Osler. It is marvellous the success that the President, Vice-President and the general management of this institution have had in the past. The institution is one of the best in our country—my adopted country.

The President put the motion, which was carried unanimously.

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THE PRESIDENT.—This compliment, coming from the President of a rival institution, is, I assure you, very much appreciated. Mr. Osler, I may say, was the father of the Imperial Bank. That is to say, it was through Mr. Osler that the stock of this bank was originally subscribed. It was Mr. Osler, I think, who selected the first President of this bank—I know he selected the first General Manager—and to be the recipient of this compliment after thirty-five years of work—well, I think there is no one else could have done it as well or so appropriately as Mr. Osler, and no Board of Directors that can more fully appreciate the compliment. (Hear, hear.)

I thank Mr. Osler and Mr. Nairn—though I must take exception to the remark of my old friend Mr. Nairn for speaking of this as his adopted country. My impression was we are all members of a great Empire, and that there is no difference in citizenship between a Parsee or an Indian in the North-West and a Canadian or a native-born Londoner. At the same time, I do not think he intended to threaten us with any dissolution of the ties that bind us together. I will ask Mr. Jaffray to say a few words in response.

SENATOR JAFFRAY.—Mr. President,—I am sure it is unnecessary for me to say much, as our President so well fulfils the duty of replying to such a toast. He has very appropriately referred to the important fact of this toast being proposed by the President of a friendly rival, one who had so much to do with the starting and, I may say, with the continuance of the bank, because I find that Mr. Osler's interests in the Imperial Bank are still very strong. Although head of a rival institution, we all feel we can depend on his giving us very disinterested and good advice whenever it is required. (Hear, hear.) I must say this, that it is a very great pleasure to find one bank working so

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cordially and heartily with another. I think it is the best way for both of them to promote their best interests. I would rather that Mr. Ramsay had replied to this toast. He is the oldest Director of this institution, and therefore he should be heard on this occasion. He had also a good deal to do with the beginning of the bank, and I think he should have something to say in reference to it. I can say, as Vice-President, that I feel very much obliged for the complimentary remarks, and I will further say this, that, as far as our President is referred to, he deserves all the good things that can be said of him. (Applause.)

THE PRESIDENT.—I will now introduce to you Mr. William Whyte, of Winnipeg—the great William Whyte. I am sure we will all be delighted to hear him say a few words.

MR. WHYTE.—Mr. President and Gentlemen,—As one of the youngest members of the Board of Directors of the Imperial Bank, it affords me a very great deal of pleasure to hear the complimentary remarks made by Mr. Osler. I fully concur in and endorse all that the President of this bank has said with respect to Mr. Osler. His financial ability is known all over the country, and, therefore, anything that Mr. Osler may say regarding a financial concern such as the Imperial Bank can be set down as substantial facts.

As a Director I thank Mr. Osler for the kind remarks he made regarding the President and the Board of Directors. I would also take pleasure in confirming what the Vice-President said regarding the President. I think the shareholders of the Imperial Bank are remarkably fortunate in having such an able, energetic and intensely loyal man to the interests of the bank as Mr. Wilkie, the President. (Hear, hear.) So long as the bank has Mr. Wilkie at its head, and so long as he is surrounded with such able managers

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and agents, there is no fear for the Imperial Bank. I can speak with regard to the managers west of the Great Lakes, because, in the carrying on of my duties as Vice-President of the Canadian Pacific Railway, I often visit the agents of the Imperial Bank in the West, and, therefore, I can testify, and do testify with the greatest amount of pleasure, to the energy, the application and the loyalty of the managers in the West towards Mr. Wilkie and the bank that they are in.

While I am on my feet I may, perhaps, make a few remarks regarding the West. The West is developing at a very rapid rate, as you all know, and it is going to tax not only the railway companies, but the banks, I believe, to furnish the sinews of war for carrying on that great development. The President, in his statement to the shareholders, went very fully and very clearly into the development of Canada as a whole. He also touched very clearly and fully on the development taking place west of the Great Lakes. We are receiving larger emigration than at any previous time in the history of this country, and I can also say, and truthfully say, that the quality of the settlers we are getting in this year is far away ahead of any settlers received in the past. This remark refers more particularly to those coming from the British Isles. Hitherto we got largely men from the towns and cities who, when they came to Canada, hung around the cities and towns and did not go upon the land. It is very different this year. We find a great many now taking up land and working with the farmers. They will, of course, live in the country and eventually take up homesteads. One scheme that is instrumental in bringing the class of settlers we require is the ready-made farm scheme. I refer now to the tenant class of Great Britain. These men, of course, have been accustomed to a certain amount of the social comforts; they were able to drive into the market town in their gig or trap, and we could not expect those men to come and take up land in the prairie and assist in

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building a house or barns for themselves, so there was a scheme conceived by the President of the Canadian Pacific Railway to remedy this. That is the ready-made farm scheme. Houses are built, barns are built, land is broken if necessary, and cultivated, so that the tenant class are coming out now from the British Isles, and coming in larger numbers than the Canadian Pacific Railway can provide farms for.

Regarding the condition of the crops, I might just say a word. The seed bed, when the crop was sown, was about in perfect condition, and since the seed was sown copious rains and snow have fallen, so that the whole of the three prairie provinces have now a good supply of moisture. I had one of the men under me go out all over and bore down to see how far the moisture was in the ground, and in no place, except perhaps one, was there less than a foot of moisture in the ground. I thank you, gentlemen, for your patience. (Applause.)

MR. NORDHEIMER.—I have here a resolution which I have great pleasure in moving. It is that the thanks of the shareholders be given to the General Manager, Assistant General Manager, Chief Inspector and other officers of the bank for their attention to the interests of the bank and for the efficient performance of their respective duties.

Mr. President and Gentlemen,—I know it is customary and expected that the mover of a resolution should make a few appropriate remarks, but I see the time is coming when something more tempting and interesting will be before you. However, I cannot do less than to ask your pardon if I refer to a circumstance which occurred to me. When I was down at Richmond there was a gentleman who liked Richmond very much, but he wanted to have particulars regarding the future and prosperity of Richmond. A

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gentleman answered and said, "Well, you see so many persons about here who are better acquainted and who know much more than I do, why don't you ask one of them?" Now, I can't say that. You could not apply that to me, because, really, I could safely say that I have known this institution since its organization—in fact, from its infancy. I do not mean from *my* infancy. (Laughter.) I remember well meeting the first President, a most respected friend of mine, Mr. Howland, and, when I congratulated him, he said, "Well, I think there is every chance of this bank doing well, for I am fortunate in having a cashier or manager"—I forget now which—"who, I am perfectly satisfied, will bring this institution up to a first position, second to none." I remember that well. That is some time ago. I can only say what I said the other day, in response to a toast on the Emperor of Germany's birthday, that ever since the manager has taken the position as leader of the bank he has made it his whole effort to make his institution second to none of the character, and we are all very glad, indeed, to feel that he has been so successful in his efforts. That gentleman I refer to is our present General Manager and President, Mr. Wilkie. It is only doing him justice to say that he has done whatever was in his power, and he is amply rewarded by the success of his institution. The only regret I have is that my holdings are not stronger than they are. I have pleasure in moving the resolution.

DR. O'REILLY.—I have very much pleasure in seconding Mr. Nordheimer's resolution. It is very seldom that a doctor is called anywhere except where there is trouble and to fix things up a little. The finances of this bank do not require any "doctoring" or anything of that kind just now, and I don't think they ever will. Our heads have been so full of millions just now that I hate to come down to figures which I can understand. Now, the raising of the dividend

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saves me a lot of trouble. I never could tell what 11 per cent. meant, but now I find that 12 per cent. is 1 per cent. a month, and I defy anybody to divide it up better than that or to make it plainer than to put it in that way. I think that every Director should feel very proud to-day to think of the magnificent management which we have had. I wish I had only a few hundred shares, as I could speak very much better, knowing it was all in this bank. I have very much pleasure in seconding the resolution, and I hope that the bank may give us a bonus next year, if they possibly can.

MR. NORDHEIMER.—I omitted to mention the Assistant General Manager, Chief Inspector and staff. I can only say that it is an additional evidence to your credit that you have surrounded yourselves with such valuable assistants, and every person is aware that they enjoy with you, sir, not only the confidence and respect of the shareholders, but of the community at large.

The President put the motion, which was carried unanimously.

THE PRESIDENT.—I am exceedingly obliged to you for this evidence of your confidence and appreciation. You must bear in mind that no general manager can efficiently perform his duties unless he has the confidence and loyalty and indefatigable attention of his associates—I won't say subordinates—associates, because we must all pull together. It is not one man who pulls more than another; each pulls his best. I am exceedingly fortunate in having about me men in whom I have the greatest confidence, men who have your interests at heart and men who have proved themselves faithful to their obligations. I must take this opportunity to thank them for what they have done to build up the institution and to help the Directors, and I shall ask Mr.

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Hay, and Mr. Leslie from Winnipeg, another member of the staff, to express their appreciation of your confidence in them. I thank you very much on my own behalf.

MR. HAY (Assistant General Manager).—Mr. President and Gentlemen,—On behalf of the staff and myself, I thank you most sincerely for the kind manner in which you have responded to this vote of thanks. It is very difficult to make a speech on a limited subject year after year, but I like those time-honored customs. I was very much reminded of this custom of repetition when I was in my native town of Edinburgh last winter. I had the honor of being present at the annual banquet given by the Ancient Archers, the Royal Archers of the King's Bodyguard. They hold their dinner in their old hall, the same hall they have had them in for over two hundred years. This annual dinner has been regularly held for two hundred years. They haven't had the same chairman—they vary him occasionally—but they have had the same customs exactly. They invite the Lord Provost and councillors to the banquet, and, in return, the Lord Provost presents a silver arrow for competition in shooting, and he also presents, on behalf of the town council, to the Archers what is termed a riddle of claret. I may mention for the Englishmen present that that is thirteen bottles of claret on a tray with holes in it, to allow the overflow to go down the right way. The chairman acknowledges this annual contribution and is almost obliged to make the same joke year after year, when he says he is sure that they will have no difficulty in solving the riddle, and the others present all laugh just the same way as they have done for two hundred years. (Laughter.) I thank you most sincerely.

THE PRESIDENT.—As Mr. Leslie is not present, I will ask Mr. Rice to respond.

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MR. RICE.—Mr. President and Shareholders,—Perhaps as a senior member I may be permitted to say the staff forms a very important part in the earning power of our institution, and as such they deserve all the encouragement possible. Now that the dividend question has been settled, I take it, to your entire satisfaction, I may say that I voice the feeling of a great many of the staff when I say that they would appreciate very much if our pension fund could now be put in an active condition. I desire, on behalf of the staff, to thank the shareholders for the kind words they have expressed in their resolution.

MR. L. H. BALDWIN.—I have a resolution here, moved by myself, seconded by Mr. Andrew Semple, "that the ballot box be now opened and remain open until two o'clock for the reception of ballot papers for the election of eleven Directors, the poll to be closed as soon as five minutes shall have elapsed without a vote being tendered."

MR. SEMPLE.—I have very much pleasure in seconding the motion.

The President put the motion, which, on a vote being taken, was declared carried.

MR. WILLIAM WHYTE.—I have pleasure in moving that the President do now leave the chair and that the Honorable Robert Jaffray do take it.

HON. MR. TURNER.—I have pleasure in seconding the motion. (Carried.)

SENATOR JAFFRAY.—I have here a resolution, moved by Mr. W. H. Knowlton, seconded by Mr. Wm. Crocker, "that the thanks of the bank are due, and are hereby tendered, to Mr. Wilkie for his able conduct in the chair."

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I am sure we all join in that. We are all delighted with the way the duties of Chairman have been discharged.

The Chairman put the motion, which, on a vote being taken, was declared carried.

The Scrutineers subsequently reported the following Shareholders duly elected Directors for the ensuing year: Messrs. D. R. Wilkie; Hon. Robert Jaffray; Wm. Ramsay of Bowland, Stow, Scotland; Elias Rogers; J. Kerr Osborne; Peleg Howland; Wm. Whyte (Winnipeg); Cawthra Mulock; Hon. Richard Turner (Quebec); Wm. Hamilton Merritt, M.D. (St. Catharines); W. J. Gage.

The meeting then adjourned.

At a subsequent meeting of the Directors, Mr. D. R. Wilkie was re-elected President, and the Hon. Robert Jaffray, Vice-President, for the ensuing year.

List of Shareholders
of the
Imperial Bank of Canada

APRIL 30th, 1911

List of Shareholders

of the

Imperial Bank of Canada

as on April 30th, 1911

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Oscar C.....	Smith's Falls.....	6
Adams, W. A.....	Sault Ste. Marie.....	5
Adams, Mrs. Amy E.....	".....	12
Aikins, J. A. M., K.C.....	Winnipeg.....	72
Aldwell, Thomas D., Estate.....	Southsea, England....	45
Alexander, Miss Mabel.....	Toronto.....	1
Alexander, William, Estate.....	Santa Barbara, Cal....	25
Allen, Mrs. Georgina C. and Mrs. Mary A. Allen.....	Newark, N.J.....	3
Amys, Arthur L.....	Preston.....	9
Anderson, Mrs. Annie.....	Gores Landing.....	2
Anderson, Mrs. Ellen S.....	Ottawa.....	12
Anderson, Mrs. Dorothea S.....	".....	8
Anderson, Miss Emily L.....	Bridgeburg.....	30
Anderson, Thomas, in trust for Myriene Niles.....	Gores Landing.....	11
Anderson & Co., T. O.....	Toronto.....	15
Andrews, Miss Esther J. A.....	".....	15
Angus, Alex. F., in trust for Mrs. Jane A. Renny.....	Regina.....	24
Archbold, Rev. Francis H. W.....	Dublin, Ireland.....	7
Archer, Edward.....	Toronto.....	48
Archibald, C. B., Estate.....	Truro.....	19
Armbrust, Robert J.....	Chantler, Ont.....	1
Armour, E. Douglas, K.C.....	Toronto.....	43
Armstrong, Ernest R.....	Chico, Cal.....	10
Armstrong, Herbert W., M.D.....	Fergus.....	51
Armstrong, Mrs. Elizabeth.....	Whitby.....	9
Armstrong, Thomas, M.D.....	Toronto.....	12
Arnold, Miss Charlotte J., Estate.....	Parkstone, England...	15
Arnoldi, Frank, in trust for Mrs. E. P. Arnoldi.....	Toronto.....	16
Arthurs, Mrs. Anne J.....	".....	10
Arthurs, Mrs. Anne J., Trustee.....	".....	340
Athoe, William G.....	Ridgeway.....	12
Auld, Mrs. Christina M.....	Toronto.....	2
Austin, Albert W.....	".....	240

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Backus, Mrs. Helen M.....	Graysville, Tenn.	
	U.S.A.....	1
Bagnani, Madame Florence R.....	London, Eng.....	84
Bain, George D.....	Charlo Station, N.B..	47
Bain, John A.....	Charlo Station, N.B..	2
Bain, Mrs. Mary.....	Toronto.....	375
Baines, Mrs. Annie Z.....	".....	20
Baines, Allen, M.D.....	".....	65
Baines, Mrs. R. J. Ella.....	".....	39
Baker, Mrs. Bessie W.....	Kingston.....	1
Baldwin, Henry St. G.....	Toronto.....	25
Baldwin, Æmilius.....	".....	60
Baldwin, W. A., M.D., Estate.....	".....	74
Baldwin, C. M.....	".....	20
Baldwin, J. M., M.D.....	".....	19
Baldwin, L. H.....	".....	19
Baldwin, L. H., in trust.....	".....	19
Baldwin, J. B., M.D., Estate.....	".....	30
Ball, Miss Florence S.....	".....	24
Ball, Miss Louisa A.....	".....	24
Barr, Walter J.....	".....	34
Barrett, Mrs. Julia C.....	St. Catharines.....	6
Barrie, Mrs. Winnifred J.....	Toronto.....	36
Bartlett, Mrs. Janet B.....	Fulton, Ont.....	1
Barton, Charles F., and James Bicknell, K. C., in trust.....	Toronto.....	29
Bate, Newell, Estate.....	Ottawa.....	56
Bate, C. T., Estate.....	St. Catharines.....	120
Bate, Thomas B., Estate.....	".....	190
Bate, Miss Mary F.....	".....	15
Bates, James C.....	Toronto.....	42
Baxter, D. W.....	".....	30
Beatty, Mrs. Lillian M.....	".....	18
Beaty, John W.....	".....	24
Beck, Charles.....	Penetanguishene.....	67
Beemer, Frank, M.D.....	Toronto.....	24
Beeshy, Mrs. Clara E.....	Ridgeway.....	5
Beeshy, J. A.....	".....	10
Bell, Mrs. Annie.....	Ottawa.....	7
Bell, Miss Madeleine E.....	Hamilton.....	36
Bell, A. M., and Charles Bell, Trustees.....	Halifax.....	2
Benjamin, Mrs. Henrietta.....	Edmonton, Alta.....	1
Benson, Judge, Thomas M.....	Port Hope.....	50
Benson, Judge, Thomas M., Trustee.....	".....	25
Benson, Miss Clara C.....	".....	6
Benson, T. B. F.....	".....	7
Benson, Frederic A.....	".....	19
Benson, Miss Emily C.....	".....	7
Benson, James R., and James H. Ingersoll, Trustees.....	St. Catharines.....	12
Benson, Miss Susan E.....	".....	42
Berry, Mrs. Mary E.....	Walkerville.....	2

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Berston, Mrs. Isadore V.....	Medina, N.Y.....	14
Bertie Lodge, No. 150, I.O.O.F.....	Ridgeway.....	6
Berwick, John W. R.....	Brooklyn, N.Y.....	3
Bethune, Arthur M.....	Brampton.....	5
Bethune, Rev. C. J. S., in trust.....	Guelph.....	105
Bethune, Miss Marion L.....	Toronto.....	26
Bethune, Miss Margaret V.....	".....	26
Bethune, H. J., Trustee.....	".....	42
Bethune, Miss Beatrice M.....	Guelph.....	31
Bevan, William.....	Niagara Falls South, Ont.....	26
Bicknell, Jas., K.C.....	Toronto.....	54
Bicknell, Mrs. Minnie.....	".....	18
Bicknell, Mrs. May I.....	Hamilton.....	48
Bingham, Mrs. Emma K.....	Aylmer, Ont.....	12
Bissell, Hezekiah.....	Altadena, Cal.....	7
Bissonnette, Louis.....	St. Catharines.....	36
Blachford, Mrs. Ida E.....	Toronto.....	12
Black, A. H.....	Huntsville.....	32
Black, A. T.....	New York.....	27
Black, J. C.....	Toronto.....	120
Black, Mrs. Henrietta.....	Cobourg.....	20
Black, Samuel G., Estate.....	Halifax.....	16
Blagborne, Mrs. Medora.....	Pelham.....	5
Blaiklock, Mrs. Martha.....	Saranac Lake, N.Y.....	20
Blake, Mrs. Ethel M.....	Port Hope.....	6
Boeckh, Miss Margaret H., Estate.....	Toronto.....	7
Boomer, Henry C.....	".....	84
Boomer, Miss Jessie I.....	".....	16
Boomer, Miss Helen A.....	".....	16
Boomer, Miss Gertrude A.....	".....	24
Booth, Walter E., in trust.....	".....	10
Booth, William.....	".....	30
Borland, Joseph G.....	Claremont.....	10
Boswell, A. R., K.C., Trustee.....	Toronto.....	15
Boswell, A. R., K.C., and G. F. Burton, Trustees.....	".....	6
Boswell, Charles E. A.....	Quebec.....	12
Boswell, Andrew W.....	".....	12
Botsford, Miss Bessie.....	Toronto.....	1
Botsford, Miss Elizabeth.....	Newmarket.....	5
Botterell, Mrs. Sarah.....	Quebec.....	150
Boulton, John, Estate.....	Toronto.....	36
Box, Harry.....	Ridgeway.....	6
Box, Mrs. Jennie O.....	".....	3
Boyce, James G.....	Toronto.....	24
Boyd, Mrs. Harriet.....	".....	7
Boyd, John.....	".....	11
Boyd, Mrs. Ida I.....	".....	18
Boyle, Mrs. Annie E.....	Niagara Falls.....	2
Boyle, Arthur.....	".....	30
Boyle, Miss A. Winfred.....	".....	2

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Boyle, P. F.....	Ridgeway.....	2
Bramley, Mrs. Lucinda C.....	St. Catharines.....	9
Brecken, Rev. Ralph, Estate.....	Toronto.....	90
Breckenridge, Mrs. Eleanore G.....	".....	60
Bright, Mrs. Alice M.....	Toronto.....	20
Bright, Wm. M.....	Niagara Falls.....	20
Brodie, Francis A., Trustee.....	Vancouver.....	6
Brodie, John L., Estate.....	Toronto.....	14
Broughall, Mrs. Helen C.....	".....	4
Brouse, Mitchell & Co.....	".....	10
Brown, Charles R.....	Calgary.....	24
Brown, Adam, W. F. McLaren, and H. E. McLaren, Trustees for Jean M. McLaren.....	Hamilton.....	8
Brown, George W.....	Toronto.....	22
Brown, F. D.....	".....	150
Brown, Miss Margaret M.....	".....	6
Brown, S. B.....	Spokane.....	28
Brown, V. E.....	Wilmetta, Ill.....	27
Brown, V. E., Trustee.....	".....	19
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Brymner, Mrs. Georgie G.....	Cranbrook, B.C.....	23
Bryson, Miss Jean.....	Perth.....	15
Bryson, Miss Maggie.....	".....	15
Bryson, Robert B.....	".....	6
Buck, G. Philip.....	Brantford.....	27
Buck, W. E.....	".....	24
Bull, Miss Kate E. M.....	Toronto.....	6
Bull, Edward, Estate.....	".....	39
Burgess, Ralph K.....	".....	180
Burland, G. B., Estate.....	Montreal.....	121
Burns, Gavin H., and F. B. Pemberton, Trustees.....	Victoria, B.C.....	52
Burns, Mrs. Margaret L.....	Toronto.....	6
Burritt, A. P.....	".....	50
Burton, Mrs. Maude.....	".....	6
Burton, George F.....	".....	15
Cadenhead, Mrs. Emma J.....	Newmarket.....	8
Cadham, Joseph G.....	Niagara Falls.....	6
Cairns, Mrs. Katherine B.....	S. Haven, Mich.....	4
La Caisse d'Economie de Notre-Dame, in trust.....	Quebec.....	215
Calder, Robert W.....	Toronto.....	1
Caldwell, William, M.D.....	Peterborough.....	12
Cameron, Mrs. Selina.....	Grafton.....	20
Cameron, Miss Margaret.....	".....	5
Campbell, Donald.....	Thorold.....	14
Campbell, Mrs. Caroline J.....	Hamilton.....	24
Campbell, Miss Ruby C.....	".....	42
Campbell, Robert D.....	".....	24
Campbell, Robert, Estate.....	".....	40

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Campbell, Mrs. Elizabeth.....	St. Catharines.....	17
Campbell, Miss Eleanor S.....	Toronto.....	2
Campbell, Mrs. Magdalene.....	".....	58
Campbell, C. S., H. G. Hopkirk, and Royal Trust Co., Trustees.....	".....	77
Canada Life Assurance Co.....	".....	716
Cant, Mrs. Emma A.....	".....	12
Cant, Joseph.....	".....	1
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, William, Estate.....	".....	30
Carleton, Hubert.....	Toronto.....	19
Carlton, Mrs. Marie.....	".....	14
Carmichael, C. G.....	".....	12
Carnie, John.....	Paris, Ont.....	9
Carr, Miss Clara A.....	Toronto.....	6
Carr, Walter R.....	".....	1
Carruthers, James M.....	".....	10
Carruthers, Mrs. Louise.....	".....	16
Carscallen, Henry G.....	Hamilton.....	5
Carswell, Robert.....	Toronto.....	114
Carter, C. H., Estate.....	Port Colborne.....	26
Carter, Mrs. Ellen E.....	".....	14
Case, Chas. A.....	St. Catharines.....	42
Cassels, Walter G. P.....	Ottawa.....	60
Cassels, R. S.....	Toronto.....	25
Cassels, W. Gibson.....	".....	90
Casseres, Benjamin D. G.....	Mandeville, Jamaica..	12
Caven, Miss Jean.....	Toronto.....	6
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson....	".....	30
Cawthra, Mrs. E. J., W. H. Cawthra, and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	20
Cawthra, Mrs. E. J.....	".....	15
Champion, Henry T.....	Winnipeg.....	7
Chantler, Elwood.....	Welland.....	16
Chapman, William.....	Toronto.....	6
Chase, Mrs. Margaret G.....	Ayr.....	10
Cheney, William G.....	Montreal.....	60
Cherry, Samuel J.....	Preston.....	60
Christopher, A. N., Estate.....	Ingersoll.....	33
Christopher, George.....	".....	6
Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clarke, Mrs. Ada F. S.....	Wimborne, Dorset, England.....	80
Clarke, Mrs. Jane D. F.....	Moberley.....	12
Cleveland Trust Co.....	Cleveland, Ohio.....	14
Cline, Leonard F., M.D.....	Berlin.....	15
Clogg, Mrs. Isabella E.....	St. Catharines.....	1
Coccola, Rev. Francis.....	Revelstoke.....	8
Cockshutt, Charles, Estate.....	Toronto.....	153

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Cockshutt, Edmund L.....	Brantford.....	22
Cockshutt, Wm. F.....	".....	22
Cody, Rev. H. J.....	Toronto.....	54
Cody, Mrs. Florence L.....	".....	4
Collver, Mrs. Nessie.....	".....	1
Colonial Investment and Loan Co.....	".....	569
Confederation Life Association.....	".....	42
Confederation Life Association, in trust...	".....	84
Connor, Charles H.....	St. Catharines.....	4
Cooch, A. C.....	Toronto.....	60
Cook, George E., in trust for Estate of George J. Cook.....	".....	144
Cook, John L., Estate.....	".....	558
Cook, George T.....	Welland.....	14
Cooke, Mrs. Elizabeth.....	Uxbridge.....	12
Cooper, Mrs. Mary G., in trust.....	Balderson.....	24
Coppley, Miss Lottie.....	Hamilton.....	12
Corsar, Miss Lydia S.....	London, Eng.....	30
Coulthard, A. E.....	Peterborough.....	38
Coulthard, Mrs. Eva E.....	".....	27
Coulthard, Miss Sarah A.....	Oshawa.....	7
Coulthard, Mrs. Mary.....	".....	24
Coulthard, R. A.....	".....	6
Coulthard, W. W.....	Peterborough.....	30
Crane, George A.....	Niagara Falls.....	3
Crane, Robert, Estate.....	Welland.....	20
Cranston, Mrs. Edith.....	Tempo, Ont.....	4
Crawford, Miss Sarah C.....	Toronto.....	26
Cream, Mrs. Rebecca J.....	Quebec.....	36
Cream, Miss Rachel.....	".....	38
Creelman, A. R., K.C.....	Montreal.....	100
Creelman, A. R., K.C., in trust.....	".....	15
Creelman, A. R., K.C., in trust for Edith Creelman.....	".....	10
Creelman, Miss Isobel M.....	".....	10
Creelman, Miss Marion D.....	".....	10
Creighton, Mrs. Margaret A.....	Brantford.....	12
Crewe, H.....	Toronto.....	14
Crocker, William.....	".....	132
Crooks, Willoughby.....	Montreal.....	6
Crookshanks, Mrs. Eliza S. M.....	Peterborough.....	3
Crowther, William C.....	Toronto.....	213
Crysler, Mrs. Catherine.....	St. Davids.....	3
Currie, Mrs. Christina V., Estate.....	Port Perry.....	31
Cuthbert, Mrs. Estella.....	Derby, N.B.....	15
Dalglish, Thomas.....	Galt.....	5
Dalton, Mrs. Ophelia H.....	Toronto.....	19
Dalton, Miss Florence E.....	".....	7
Dalton, Charles C.....	".....	100
Dalton, Mrs. Emeline M., Estate.....	".....	16

Imperial Bank of Canada

Daly, Sir M. B., and E. G. Kenny, trustees for Mrs. M. C. Primrose.....	Halifax.....	12
Daly, Sir M. B., and J. B. Kenny, agents of Capt. Arthur L. Keogh.....	".....	13
Daly, Sir M. B., and J. B. Kenny, agents of Major E. L. Keogh.....	".....	1
Daly, Sir M. B., and J. B. Kenny, agents of Miss Mary C. Keogh.....	".....	1
Dalzell, Allie, in trust for Women's Hos- pital Aid Society.....	Galt.....	4
Danter, Miss Alice H.....	Toronto.....	6
Darlington, Josiah.....	".....	1
Darlington, Robert James.....	".....	20
Darlington, Fred.....	".....	3
Darlington, Edwin.....	".....	2
Davidson, Mrs. Florence I.....	St. Catharines.....	1
Davies, Mrs. Emma, Estate.....	Toronto.....	88
Deacon & Co., F. H.....	".....	2
Dean, A. C. H.....	".....	30
Dean, Percy H.....	".....	6
Delamere, Mrs. Grace.....	".....	70
De Long, Mrs. Annette S.....	Hamilton.....	6
Delorme, Leon.....	Duck Lake, Sask.....	4
Denison, Mrs. Mary.....	Port Colborne.....	12
Dennistoun, Mrs. Katherine A.....	Winnipeg.....	112
Dennistoun, Miss Elizabeth O.....	".....	98
Devine, Mrs. Mary A.....	Barrie.....	14
Dewey, Mrs. Sarah A. D.....	Niagara Falls, N.Y.....	10
DeWitt, Mrs. Louisa B.....	Erie, Pa.....	62
DeWynter, James E. B.....	Toronto.....	12
Dickinson, Stephen C.....	Halsetown, Eng.....	2
Dimock, J. Wesley.....	Windsor, N.S.....	3
Disher, B. M., Estate.....	Ridgeway.....	50
Disher, W. B.....	".....	7
Disher, Merritt V.....	".....	10
Dixon, B. Homer, Estate.....	Toronto.....	164
Dixon, William, Estate.....	".....	15
Dodds, Mrs. Agathe.....	".....	12
Dominion Suspender Co.....	Niagara Falls.....	50
Donald, James P.....	Lindsay.....	26
Donnelly, B. W.....	Ancaster, Ont.....	2
Doran, William L.....	Niagara Falls, Ont.....	19
Doty, Mrs. Margaret M.....	Oakville.....	16
Douglas, Mrs. Elizabeth B.....	Montreal.....	46
Doyle, Mrs. Susan.....	Charlottetown, P.E.I.....	15
Drennan, Miss Jennie G., M.D.....	Kingston.....	3
Drummond, Mrs. Lily.....	Montreal.....	68
Drynan, Mrs. Alice.....	Hamilton.....	18
Drynan, Mrs. Jane A.....	Toronto.....	70
Dumble, Mrs. Hester A.....	".....	30
Dumble, John H., Estate.....	Cobourg.....	11
Dunbar, Miss Irene.....	Dunbarton.....	3

Imperial Bank of Canada

Dunbar, Mrs. Mary E.	Ottawa	12
Dunbar, W. T.	Dunbarton	8
Duncan, J. T., M.D.	Toronto	5
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.	Montreal	50
Dunnigan, F. J.	Toronto	12
Dwyer, Mrs. Florence	"	57
Eastern Trust Co., trustees for Helen Kaulbach and Kate Moore.	Halifax	6
Eastern Trust Co., trustees for Kate D. Jones.	"	1
Eberts, A. L.	New York	182
Eden, James	Charlottetown	3
Edgar, Mrs. Ruby T.	Toronto	10
Edwards, Miss Amy M. A. R.	Vancouver	44
Elliot, Miss Cynthia J.	Toronto	30
Elliot, C. H.	Belleville	80
Elliot, Miss Kate A., and Miss Annie K. Elliot.	London, Ont.	17
Elliot, Judge William, Estate.	"	99
Elliott, W. G., Estate.	Brantford	60
Elliott, W. S.	Toronto	3
Ellis, A. St. Geo., and Samuel Stover, Trustees.	Windsor, Ont.	15
Ellis, Mrs. Mary E.	Toronto	9
Ellis, Stayner	"	1
Ellison, Mrs. Hannah A.	St. Thomas	14
Ellsworth, Mrs. Catharine M.	Ridgeway	6
English, Mrs. Mary A.	Quebec	30
Evans, Mrs. Jane	Bournemouth, Eng.	20
Evans, Henry W.	Toronto	30
Evans, Mrs. Emily E.	"	31
Evans, Geo. E.	"	10
Fair, Thomas J.	Brantford	14
Falls, Miss A. Elvira	Simcoe	9
Farmer, R. D.	Fergus	19
Farmer, Mrs. Mary H.	"	5
Farncomb, Thomas S., M.D.	Trenton	24
Farncomb, Rev. Frederick E.	Stayner	19
Farncomb, Rev. John	Toronto	7
Farncomb, Rev. William	"	22
Farncomb, Miss Dorothea	"	38
Farrell, Dominick, Estate.	Halifax	550
Farrell, Miss Letitia	"	129
Farrell, Miss Teresa	"	129
Ferguson, John	Toronto	30
Ferguson, Mrs. Mary E.	"	197
Ferrie, Campbell	Hamilton	20
Ferrie, Mrs. Maud	"	24
Field, Mrs. Isabel	Toronto	14

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Field, John T.....	Cobourg.....	6
Field, William Y.....	".....	5
Filshie, A.....	Mount Forest.....	20
Fisher, Frank E.....	Detroit.....	15
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken.....	Toronto.....	20
Fisken, J. Kerr, and W. R. Wadsworth, Trustees.....	".....	10
Fitton, H. W., in trust.....	Brantford.....	8
Fitton, Cecil H., Minnie and H. W., Trustees.....	".....	16
Fitzgerald, E. G., in trust for Bathurst G. Molesworth.....	Toronto.....	25
FitzGibbon, Miss Mary A.....	".....	2
Fletcher, George F.....	St. John, N.B.....	3
Fletcher, Miss Mary E.....	Halifax.....	5
Fletcher, Miss Annie.....	".....	15
Forgie, J. G., in trust.....	Pembroke.....	50
Forgie, J. G.....	".....	10
Forlong, Miss E. S.....	Brampton.....	59
Forrest, John A., W.S.....	Edinburgh.....	20
Forster, Thomas, Estate.....	Toronto.....	18
Forster, J. W. L.....	".....	24
Foss, Miss May C.....	St. Thomas.....	40
Foster, C. C.....	Toronto.....	12
Foster, G. C.....	".....	4
Foster, Richard.....	Bowmanville.....	61
Foster, Wrightson.....	Orono, Ont.....	12
Foster, Miss Mary B.....	".....	7
Foster, Miss Elma A.....	".....	5
Foster, Miss Margaret V.....	".....	4
Foster, Miss Ellen M.....	Toronto.....	2
Foulds, Mrs. Mary.....	".....	144
Fowlds, Mrs. Mary V.....	Hastings.....	7
Fowlds, Miss Grace I.....	".....	1
Fowlds, Henry M., Estate.....	".....	23
Fowlds, Miss Louise V.....	".....	4
Fowlds, Miss Mary P.....	".....	3
Fowlds, Walter M.....	".....	4
Fraser, Miss Christina.....	Ottawa.....	6
Fretz, Miss Mary A.....	Ridgeway.....	3
Friel, Mrs. Hanah B.....	Chicago.....	8
Fuller, Miss Alice M.....	Toronto.....	42
Fuller, Miss Alice M., in trust.....	".....	1
Fuller, Miss Amy L.....	".....	6
Fuller, Mrs. Emma L.....	".....	46
Fuller, Miss Mary E.....	Hamilton.....	18
Furse, H. R.....	Toronto.....	1
Gage, W. J.....	".....	840
Gage, Cameron.....	Bartonville.....	42
Galt Hospital Trust.....	Galt.....	18

Imperial Bank of Canada

Gamble, Mrs. Anna, Estate.....	Toronto.....	6
Gamble, Miss Sarah.....	".....	20
Gates, H. G.....	Hamilton.....	8
Gates, George E.....	".....	31
Gates, Miss Clara A.....	".....	1
Geggie, Mrs. Isabella M.....	Quebec.....	24
Geikie, Walter B., M.D.....	Toronto.....	30
General Accident Assurance Co. of Canada.	".....	20
George, Alfred W.....	Port Hope.....	7
Gerrie, Mrs. Carrie E.....	Chicago.....	4
Gibson, Mrs. Agnes E.....	Belleville.....	60
Gibson, Miss Margaret.....	Galt.....	9
Gilbert, M. A., Estate.....	St. Thomas.....	37
Gilchrist, Mrs. Agnes S.....	Toronto.....	5
Gillbard, Thomas, Estate.....	Cobourg.....	69
Gillbard, Mrs. Selina, Estate.....	".....	18
Gillespie, James.....	Picton, Ont.....	18
Gillespie, Mrs. Mary E.....	".....	6
Gillies, Mrs. Isabel R.....	Hamilton.....	31
Gilmour, James H.....	Brockville.....	24
Glasgow, Mrs. Jane.....	Redlands, Cal.....	17
Glassco, A. W.....	Hamilton.....	7
Glassco, F. S.....	".....	14
Glenney, Edwin J.....	Oshawa.....	9
Glenney, William.....	".....	28
Glenney, William A.....	Harriston.....	5
Goldie, Alex. R., in trust for J. G. Goldie..	Galt.....	6
Goldie, Alex. R., in trust for A. Gibson	".....	5
Goldie.....	".....	1
Goldie, Alex. R., executor estate of Nora	".....	33
Goldie.....	".....	10
Goldie, Mrs. Margaret.....	Toronto.....	24
Goldie, William, M.D.....	Galt.....	5
Goldie, Miss Rebecca G.....	Toronto.....	25
Gooch, F. H.....	".....	24
Gooch, R. N., Estate.....	".....	3
Goodall, James.....	Cobalt.....	60
Goodall, Mrs. Marion.....	Toronto.....	77
Gooderham, Henry.....	".....	60
Gooderham, Charles H., Estate.....	".....	19
Gooderham, Mrs. Margaret.....	".....	60
Gordon, Mrs. Janet P.....	Uxbridge.....	60
Gould, Isaac J.....	Toronto.....	84
Goulding, George, Estate.....	Dunnville.....	12
Gourlay, Mrs. B. Annie.....	Toronto.....	6
Gourlie, Herbert W.....	Windsor, Ont.....	18
Gow, James, Estate.....	Toronto.....	150
Gowans, John, Estate.....	".....	19
Grahame, Mrs. Jane M.....	Halifax.....	12
Grant, MacCallum, Trustee.....		

Imperial Bank of Canada

Grasett, Henry J., and A. W. Grasett, Trustees for Mrs. H. G. Kingstone...	Toronto.....	8
Grasett, Henry J., and G. B. Strathy, Trustees.....	"	32
Grasett, Frederick LeM., M.D.....	"	32
Grasett, Mrs. Jane S.....	"	9
Grass, Mrs. Maria C.....	St. Catharines.....	7
Graydon, Miss Grace M.....	"	5
Gregg, Rev. William, Estate.....	Toronto.....	11
Green-Armytage, Mrs. C. Ida.....	Fergus.....	56
Green, F. Hilton, and J. Travers Lewis, Trustees.....	Montreal.....	38
Greedy, Mrs. Leila.....	Toronto.....	2
Greedy, Wm. and J. G.....	"	50
Greig, Edward R.....	"	16
Greig, Mrs. Margaret R.....	"	7
Griffin, Mrs. Ann.....	St. Thomas.....	25
Griffin, Mrs. Belle G.....	"	6
Griffin, F. M.....	"	32
Grist, Miss Mary L.....	Ottawa.....	31
Grist, Miss Amelia C.....	"	31
Grote, Miss Catherine A.....	St. Catharines.....	2
Gundy, W. P.....	Toronto.....	12
Gunn, G. C., and A. M. Smart.....	London, Ont.....	24
Hadley, Henry.....	Verdun, P.Q.....	7
Hague, George.....	Montreal.....	31
Hale, Mrs. Louisa G.....	London, Ont.....	60
Hale, Jeffery.....	"	8
Hale, Miss Frances A.....	Colemans Hatch, Eng.....	79
Hale, Miss Henrietta.....	"	71
Hall, Miss Florence.....	Fergus.....	12
Hallam, John, Estate.....	Toronto.....	18
Hamill, W. J. H.....	St. Catharines.....	1
Hamilton, James.....	Port Colborne.....	48
Hamilton, Lauchlan A.....	Lorne Park.....	12
Hamilton, Miss Isabella.....	Ottawa.....	52
Hamilton, Mrs. Nancy.....	Byng.....	3
Hamilton, Rev. H. F.....	Ottawa.....	30
Hamilton, Rev. J. B.....	Dundas.....	30
Hamilton, Rt. Rev. Charles, D.D.....	Ottawa.....	36
Hamilton, John.....	Quebec.....	120
Hamilton, H. F., R. C. H. Cassels, and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	60
Hamilton, W. A.....	Fergus.....	30
Hamilton, Miss Ethel M.....	Denver, Col.....	6
Hamilton, Hon. Robt., Estate.....	Peterborough.....	16
Hamilton, Robert, Estate.....	Quebec.....	72
Hamilton, William J.....	Fort William.....	5
Hamilton, Charles A.....	North Bay, Ont.....	1
Hamilton, Mrs. Mary.....	Port Colborne.....	2

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Hamlin, Mrs. Elizabeth.....	Oshawa.....	30
Hamlin, R. S., Estate.....	".....	21
Hamlin, Reuben W.....	Glendora, Cal.....	60
Hand, Thomas W.....	Hamilton.....	12
Hanna, Hon. W. J.....	Toronto.....	90
Harcourt, Hon. Richard, in trust.....	Welland.....	7
Harcourt, William L., M.D.....	Brandon.....	12
Harcourt, F. W., surviving Trustee.....	Toronto.....	19
Hardie, Mrs. Maria G.....	Greenock, Scot.....	36
Harding, Harold A., Curator to Ida K. Harding.....	Quebec.....	55
Hardison, George.....	Ridgeway.....	30
Hardy, Miss Kate A.....	Toronto.....	2
Harris, Rev. Elmore.....	".....	26
Harris, F. J.....	Hamilton.....	12
Harvey, Wm. C.....	Toronto.....	28
Hattie, R. M., and Hector McInnes, Trustees for Daisy G. Hattie.....	Halifax, N.S.....	10
Hattie, R. M., and Hector McInnes, Trustees for Louise B. Gue.....	".....	10
Haughey, Miss Mary.....	Richmond, England.....	3
Haun, Mrs. Annie E.....	Toronto.....	7
Haun, Mrs. Susie M.....	Ridgeway.....	6
Hawley, Miss Mary G.....	Belleville.....	26
Hay, Edward.....	Toronto.....	25
Hayes, Mrs. Ida E.....	Windsor, Ont.....	1
Heakes, S. R.....	Cobalt.....	50
Heintzman, George C.....	Toronto.....	50
Heintzman, Herman.....	".....	12
Helm, John.....	Port Hope.....	120
Henderson, Joseph.....	Toronto.....	12
Henderson, Charles.....	Marshville.....	8
Henderson & Small, in trust for Wilhelmina Baldwin.....	Toronto.....	27
Henderson & Small, in trust.....	".....	61
Henderson & Small, for Baldwin Trust...	".....	18
Henderson & Small, in trust for R. R. Baldwin Estate.....	".....	30
Henderson & Small, in trust for C. W. A. Baldwin.....	".....	3
Hendrie, John S., Wm. Hendrie, Geo M. Hendrie, and Henry Ledyard, in trust for Mrs. M. A. Maude Ledyard.....	Hamilton.....	2
Hendrie, John S., Wm. Hendrie, Geo. M. Hendrie and A. Douglas Braithwaite, in trust for Mrs. Marjory W. Braithwaite	".....	5
Hendrie, John S., Wm. Hendrie and Geo. M. Hendrie, in trust for Miss Anne M. Hendrie.....	".....	2
Hendrie, John S., Wm. Hendrie and Geo. M. Hendrie, in trust for Miss Phyllis M. C. Hendrie.....	".....	2

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Hendrie, John S.....	Hamilton.....	31
Hendrie, William.....	".....	27
Henry, Mrs. Elizabeth.....	Toronto.....	31
Henry, Miss Jane.....	".....	87
Hethrington, T. S.....	Quebec.....	240
Heward, George C.....	Toronto.....	37
Hewitt, Mrs. Georgina.....	".....	8
Hibbard, Mrs. Deliah.....	Ridgeway.....	17
Highet, Miss Mary E.....	Cobourg.....	3
Higgins, James D.....	Toronto.....	18
Hill, Francis H.....	Hastings.....	14
Hill, Mrs. Harriette E. G.....	Toronto.....	4
Hill, Lewis F.....	Dartmouth.....	37
Hills, Rolland, Estate.....	Toronto.....	42
Hindson, William.....	Tillsonburg.....	6
Hipple, Ephraim.....	Beamsville.....	1
Hobson, Mrs. Margaret A.....	Wolfville, N.S.....	15
Hobson, Mrs. Fanny C., Estate.....	Welland.....	44
Hodgins, Frank E., Trustee.....	Toronto.....	18
Hobson, Miss Fannie.....	St. Thomas.....	14
Hogan, M. J.....	Port Colborne.....	360
Hogle, Mrs. Mercy.....	Bayside.....	5
Holland, Charles.....	Toronto.....	48
Holmes, Mrs. Fanny.....	".....	2
Holmes, Wm. A.....	".....	2
Holt, H. S.....	Montreal.....	240
Honsberger, Mrs. Elizabeth.....	Byng.....	2
Hopper, William, Estate.....	Cobourg.....	12
Hopper, Arthur E.....	".....	5
Hopper, William H.....	".....	22
Horne, Mrs. Grace.....	Saskatoon.....	20
Horsey, Henry H.....	Ottawa.....	37
Hoskin, Miss Mary.....	Toronto.....	100
Hoskins, Miss Maggie.....	".....	10
Houghton, Miss Emma M.....	".....	1
Houghton, Miss Emma M., in trust.....	".....	5
Houghton, E. B.....	".....	7
House, Lewis.....	Ridgeway.....	41
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howe, Mrs. Florence M.....	Tilford, Surrey, Eng..	21
Howie, Mrs. Helen.....	Goderich.....	20
Howland, Mrs. Katharine.....	Toronto.....	12
Howland, Miss Katharine V.....	".....	1
Howland, Mrs. Edith A.....	".....	8
Howland, T. S.....	Kleinburg, Ont.....	10
Howland, W.....	".....	10
Howland, George W.....	Toronto.....	72
Howland, H. S., Sons & Co., Ltd.....	".....	469
Howland, Peleg.....	".....	62
Hudson, Mrs. Margaret J.....	St. Catharines.....	20
Hughes, Miss A. Camilla.....	Ottawa.....	46
Hughes, David.....	Humberstone.....	6

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Hunter, Miss Mary A.....	Orono.....	2
Hutcheson, V. H. E.....	Toronto.....	60
Hutcheson, Mrs. Blanche E.....	Port Perry.....	12
Hutcheson, Miss Florence S., Estate.....	Toronto.....	26
Imperial Trusts Company of Canada, in trust.....	Toronto.....	24
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her Children.....	St. Catharines.....	16
Ingersoll, James H., surviving Trustee for Mrs. Mary B. Merritt.....	".....	16
Ingersoll, J. H., and W. H. Merritt, Trustees.....	".....	140
Inkster, Mrs. Alice G.....	London, Ont.....	3
Innes, William P.....	Simcoe.....	63
Innes, William L.....	".....	10
Innes, Charles E.....	".....	25
Innes, Mrs. E. Leila.....	".....	6
Irish, Mark H.....	Toronto.....	40
Irish, Mrs. Jenny H.....	".....	50
Irving, Sir Æmilius, K.C.....	".....	50
Irwin, Mrs. Isabel.....	Ottawa.....	96
Jack, A. M. & Son.....	Halifax, N.S.....	12
Jaffray, Hon. Robert.....	Toronto.....	228
Jaffray, Hon. Robert, and J. F. MacKay, in trust.....	".....	240
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
James, Eric W. M.....	Portage la Prairie.....	12
Janes, Miss Erie Russell, Usufructuary Legatee.....	Cookshire, P.Q.....	2
Janes, Miss Mary F. Russell, Usufructuary Legatee.....	".....	2
Japp, Mrs. Betsy S., Estate.....	Shaldon, England.....	36
Jarvis & Co., Æmilius.....	Toronto.....	9
Jeffrey, S.....	Port Perry, Ont.....	30
Jenkinson, Edwin.....	Wexford.....	4
Jennings, W. T., Estate.....	Toronto.....	44
Jephcott, William, Estate.....	".....	36
Johnson, Henry, Estate.....	Hastings.....	175
Johnson, Mrs. Louise H.....	Gadsby, Alta.....	8
Johnston, Andrew.....	Stratford.....	39
Johnston, Mrs. Mary.....	Montreal.....	58
Johnston, Samuel.....	Toronto.....	14
Johnston, W. R.....	".....	90
Jones, Miss Williamina C. C.....	Quebec.....	12
Jones, Anson, Estate.....	Toronto.....	406
Jones, Clarkson, Estate.....	".....	69
Jones, Mrs. Margaret G.....	".....	30
Jones, C. A.....	Montreal.....	3

Imperial Bank of Canada

Jordan, Mrs. Mary M.	Halifax	6
Jordan, Rev. Louis H.	Toronto	31
Jost, Edward, Estate	Halifax	8
Jost, Edward, Estate, No. 2 Account	"	1
Julian, Mrs. Sallie	New York	60
Kains, Robert	St. Thomas	18
Kane, Mrs. Jessie A.	Toronto	30
Kaulbach, Ven. Archdeacon James A.	Truro, N.S.	36
Kay, E. J.	Montreal	6
Kay, Mrs. Margaret	Stratford	12
Kaye, E. G., and J. R. Campbell, Trustees for Mrs. Luke Norman	St. John, N.B.	111
Keefer, Major W. Napier, M.D.	Toronto	84
Keirstead, Mrs. Mary A.	"	10
Keith, D. S.	"	19
Keith, George E.	"	9
Kemp, William A.	"	100
Kenaston, F. E.	Minneapolis	24
Kendall, C. E.	St. Catharines	12
Kenny, Edward G., and Joseph B. Kenny, Trustees for Margaret J. Kenny	Halifax, N.S.	34
Kenrick, Frank B.	Toronto	10
Kenrick, Mrs. Emma M.	Westmount	22
Kenrick, Mrs. Emma M., and Rev. Chas. B. Kenrick, Trustees	"	5
Kernahan, Wm. Thomas	Toronto	12
Kerr, Miss Eliza	Galt	5
Kerr, Miss Margaret T.	Toronto	24
Kerr, Mrs. Marion A.	"	15
Kettles, W. J.	"	6
Kidd, David	Hamilton	134
Kidd, Mrs. Rachel, Estate	"	15
Kiely, Philip G.	Toronto	50
Kiely, William T., Estate	"	349
Kilman, Alva H.	Ridgeway	6
Kilvert, F. E., Agent, and M. C. Hart, Accountant, in trust	Toronto	10
King, Charles	Quebec	240
King, Frank, M.D.	St. Catharines	10
King, Sydney	St. Pacomie, P.Q.	55
King, Miss Emma	Quebec	37
King, Mrs. Grace	Toronto	30
King, Dame Marie C.	St. Pacomie, P.Q.	110
King, William B.	Vancouver	10
Kingstone, F. W., in trust for Miss Harriet J. Kingstone	Toronto	7
Kingstone, F. W., and F. Asa Hall, Trustees S. G. Wood Settlement	"	10
Kinley, Mrs. Christina	Ridgeway	10
Kinnard, J. D.	Port Colborne	13
Kippax, Mrs. Margaret	Brantford	10

Imperial Bank of Canada

Kirkpatrick, George B.....	Toronto.....	24
Kirkpatrick, A. M. M.....	".....	6
Kirkpatrick, George R. F.....	Edmonton.....	6
Kirkpatrick, Rev. F. G.....	Tweed.....	6
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knowlton, W. H.....	Toronto.....	50
Kyle, Mrs. Mary J.....	".....	78
Kynoch, Mrs. Josephine.....	Galt.....	43
Laidlaw, John B.....	Toronto.....	25
Lake, William H.....	".....	10
Lally, Miss Constance.....	Barrie.....	76
Lally, Miss Maude A. L.....	New York.....	11
Lamb, Miss Katherine.....	Toronto.....	8
Lanceley, Miss Carrie E.....	".....	5
Lang, Miss Marion M.....	".....	12
Langmuir, Mrs. Georgina H.....	".....	3
Langmuir, J. W., Mgg. Dir., and A. D.	".....	42
Langmuir, Asst. Mgr., in trust.....	".....	163
Lash, Z. A., K.C., and John Usborne,	".....	190
Trustees for Mrs. Jessie Usborne.....	".....	160
Lawler, Miss Elizabeth G.....	".....	10
Lawler, Miss Annie L.....	".....	6
Lawler, Rev. E. B., Estate.....	".....	48
Lawrence, J. Willson.....	".....	20
Lawrence, Mrs. Marie E.....	Quebec.....	36
Lawrence, Mrs. Jane.....	Stratford.....	13
Lawrence, G. W., Estate.....	Toronto.....	14
Layton, Mrs. Mary.....	".....	18
Leach, Hugh.....	".....	6
Leadlay, Mrs. Frances E.....	".....	30
Leadlay, Percy.....	".....	6
Lefroy, E. B., and H. B., Trustees.....	".....	7
Lefroy, H.B.....	".....	12
Leith, Mrs. Mary E. H.....	".....	8
LeMesurier, G. G.....	Quebec.....	7
LeMoine, Alex., Estate.....	".....	14
LeMoine, Piere R., and Anne M. G. L.	Dundas.....	14
Remillard, in trust.....	".....	42
Lennard, Harry, in trust.....	Port Perry.....	25
Lennard, Mrs. Phoebe L.....	Hamilton.....	12
Leonard, W. H.....	".....	24
Leslie, Mrs. Sarah.....	Kingston.....	24
Lester, Thomas W.....	Toronto.....	50
Lewin, Rev. William.....	Ottawa.....	378
Lewis, William F.....	Halifax.....	25
Lewis, J. Travers, D.C.L.....	".....	24
Lewis, William Jarrett.....	".....	6
Lewis, Miss Ethel G.....	Fergus.....	17
Lewis, Ernest H., Capt.....	Toronto.....	
Lightbody, Mrs. Jennie.....		
Lindsey, G. G. S.....		

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Lindsey Estate, Charles.....	Toronto.....	2
Lingham, Mrs. Esther.....	Belleville.....	30
Lingwood, Miss Maude E.....	Hartford, Conn.....	2
Little, Miss Agnes.....	Galt.....	4
Little, Miss May.....	Toronto.....	3
Lockhart, R. R., in trust.....	".....	6
Logan, F. G.....	Pickering.....	19
Long, Thomas.....	Collingwood, Ont.....	480
Louis, Daniel.....	Quebec.....	60
Love, Mrs. Daisy.....	St. Thomas.....	17
Love, Miss Lilian.....	Toronto.....	22
Love, H. H.....	".....	55
Love, Henry G.....	".....	120
Love, Mrs. M. A.....	Quebec.....	6
Love, Rev. A. T.....	".....	1
Love, Mrs. Elizabeth A.....	St. Thomas.....	9
Lovell, Jas. S., Trustee.....	Toronto.....	18
Lovering, Henry L.....	Coldwater.....	22
Lummis, W. D.....	Toronto.....	60
Lundy, John J.....	Peterborough.....	30
Lyon & Plummer.....	Toronto.....	39
Macartney, Alfred T., Estate.....	Dunnville.....	3
Macdonald, Mrs. Margaret.....	Port Colborne.....	16
Macdonald, Francis E., H. H. Cook, and James S. Lovell, Trustees.....	Toronto.....	114
Macdonald, Mrs. Jessie.....	Hamilton.....	24
Macdonald, Miss Ellen.....	".....	50
Macgachen, A. F. D.....	Winnipeg.....	20
Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	Chatham, Ont.....	11
Macintosh, J. A.....	Toronto.....	30
Mackenzie, Alexander J.....	Sarnia.....	30
Mackenzie, John.....	Winnipeg.....	30
Mackenzie, J. M.....	Toronto.....	24
Mackenzie, John J.....	".....	2
Mackenzie, Mrs. Agnes.....	Sarnia.....	12
Macklin, William.....	Stratford.....	12
MacKelcan, Mrs. Jean M. G.....	Toronto.....	12
Maclaren, Miss Edith G.....	".....	4
Maclaren, Mrs. Mary E., Estate.....	".....	8
Maclea, Mrs. Jennie G.....	".....	12
Macmahon, H. W.....	".....	15
Main, Miss Jean.....	Hamilton.....	5
Malloch, Mrs. Olive C. E.....	Toronto.....	8
Malone, James, Estate.....	".....	12
Manby, Mrs. Sophia M.....	Niagara Falls, Ont.....	18
Manning, Alexander, Estate.....	Toronto.....	30
Manufacturers Life Insurance Co.....	".....	326
Mara, H. S.....	".....	102
Marsh, F. H.....	Montreal.....	6

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Marshall, Miss Elizabeth I.....	Fergus.....	3
Marshall, Miss Jeanie M.....	".....	3
Martin, E., K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin.....	Hamilton.....	30
Martin, E., K. C., and D. R. C. Martin, Trustees for Amy L. T. DuMoulin.....	".....	30
Martin, E., K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton.....	".....	30
Martin, Mrs. Mabel F.....	".....	18
Martin, F. J. S.....	Sault Ste. Marie.....	25
Martin, J. S.....	Toronto.....	20
Martin, A. R.....	".....	1
Massey, Mrs. Susie Maria D.....	".....	110
Massey, Mrs. Susie Maria D., in trust for Madeline and Dorothy Massey.....	".....	6
Massey, Mrs. Susie D., Trustee.....	".....	42
Massey, C. D.....	".....	120
Massey, C. V.....	".....	30
Matheson, Hon. A. J.....	Perth.....	44
Matthews, Mrs. Annie J.....	Toronto.....	78
Matthews, Wilmot D.....	".....	100
Maude, Frederick S. A., Lt.-Col.....	Bournemouth, Eng.....	18
Maughan, Nicholas, Estate.....	Toronto.....	8
Mauzy, Richard B., M.D.....	Memphis, Tenn.....	24
Meighen, Mrs. Letitia B.....	Perth.....	12
Merrick, Mrs. Amanda.....	Berthierville, Que.....	8
Merritt, Thomas R., Estate.....	St. Catharines.....	599
Merritt, William Ingersoll.....	London, Eng.....	166
Merritt, Miss Emily L.....	Toronto.....	60
Merritt, Miss Catharine N.....	".....	60
Merritt, Mrs. Amy J.....	St. Catharines.....	12
Merritt, W. H., M.D.....	".....	838
Merritt, William Hamilton, Lt.-Col.....	Toronto.....	14
Meston, Miss Margaret.....	Hamilton.....	13
Methodist Church, The.....	Toronto.....	22
Methot, Edouard W.....	New York.....	192
Meyers, Mrs. Edith A.....	Toronto.....	5
Mickle, Miss Sara.....	".....	8
Middlemiss, Mrs. Margaret.....	Galt.....	4
Miller, Frederick F.....	Napanee.....	13
Miller, Mrs. Marietta, Estate.....	St. Catharines.....	72
Miller, Mrs. Amy A.....	".....	18
Miller, Mrs. Pauline C. Lash.....	Toronto.....	48
Milne, Alex.....	Winnipeg.....	48
Mitchell, Mrs. Mary B.....	Macoun, Sask.....	17
Mitchell, W. A.....	Toronto.....	165
Mitchell, Miss Marguerite.....	Brandon.....	2
Mitchell, C. C.....	".....	2
Mitchell, J. S.....	".....	2
Mitchell, J. C. P.....	".....	2
Moblo, Mrs. Jane A.....	Dunnville.....	14
Moffat, Mrs. Margaret B.....	Toronto.....	60

Imperial Bank of Canada

Molesworth, Mrs. Bathurst G.....	Toronto.....	30
Molson, F. W., J. D. Molson and E. P. Winslow.....	Montreal.....	40
Monk, Mrs. Rosamond P.....	Toronto.....	12
Monro, James.....	Dunfermline, Scot.....	12
Monteith, Hon. Nelson.....	Stratford.....	12
Montgomery, Miss Elizabeth F.....	Cobourg.....	30
Montgomery, William.....	Grimsby.....	7
Montizambert, Mrs. Mary J.....	Ottawa.....	240
Montreal City and District Savings Bank..	Montreal.....	255
Moodie, Miss Jean.....	Hamilton.....	9
Moor, Joshua C.....	Toronto.....	12
Moore, Mrs. Ann and Mrs. C. A. Pickard, in trust for Jas. K. Pickard.....	Ridgeway.....	2
Moore, Mrs. Isabell.....	St. Thomas.....	11
Morgan, Joseph.....	Walkerton.....	6
Morin, James E., Estate.....	Welland.....	78
Morris, Hon. Alexander, Estate.....	Toronto.....	216
Morris, Hon. James, Estate for Mrs. M. W. Harman.....	".....	31
Morris, Hon. James, Estate for Mrs. H. E. Spragge.....	".....	31
Morris, Miss Christine V. K.....	".....	21
Morris, Francis J. A.....	Port Hope.....	1
Morris, M.....	Winnipeg.....	10
Morris, Alex. C.....	Toronto.....	29
Morris, Edmund M.....	".....	11
Morris, James, and W. H. Collins, in trust for H. W. Mussen.....	Collingwood.....	6
Morris, Wm.....	Toronto.....	5
Morris, R. C., Capt.....	London, Eng.....	7
Morrison, Mrs. Genevieve M. L.....	Toronto.....	14
Morrissey, Michael.....	Cobalt.....	5
Morrow, J. C.....	Toronto.....	14
Morrow, Mrs. Rebecca M.....	Ingersoll.....	10
Morse, Mrs. Elizabeth.....	Toronto.....	15
Mortimer, C. H.....	".....	20
Mortimer, Mrs. Alicia G.....	".....	2
Moyer, Mrs. Margaret.....	Didsbury, Alta.....	1
Muir, Alexander, Estate.....	Port Dalhousie.....	32
Muir, John A.....	".....	4
Muir, Miss Helen.....	St. Catharines.....	31
Muir, Miss Janet F.....	Port Dalhousie.....	9
Muir, Wm. C.....	".....	4
Muir, Wm. C., and R. M. Muir, trustees for Della W. Halliday.....	".....	8
Mulock, Cawthra.....	Toronto.....	500
Mulock, Mrs. Adele B.....	".....	35
Mulock, Lady Sarah E. C.....	".....	5
Munro, Miss Frances.....	Morrisburg.....	7
Munro, Mrs. Jean.....	Paris, France.....	31
Murray, Mrs. Ellen M.....	Buckingham.....	37

Imperial Bank of Canada

McAlister, W. B.....	Toronto.....	20
McAndrew, Miss Annie M.....	".....	50
McAndrew, Miss Jane.....	".....	62
McAndrew, Daniel H.....	Renfrew.....	10
McAuliff, M.....	Welland.....	100
McCalla, Mrs. Maria S.....	St. Catharines.....	60
McCallum, Mrs. Emma.....	Cobourg.....	12
McCallum, Peter A., Trustee.....	Toronto.....	125
McCarthy, Mrs. Agnes E.....	Victoria.....	41
McConkey, Mrs. M. J.....	Toronto.....	18
McConnell, J. H., M.D.....	".....	17
McCuaig, Mrs. Emma M., in trust.....	Montreal.....	9
McCulloch, Hugh.....	Galt.....	200
McCulloch, Mrs. Louise L.....	".....	6
McCulloch, R. O., in trust.....	".....	7
McCurdy, Thomas H.....	Stratford.....	8
McDonagh, John, Estate.....	Thorold.....	43
McDonald, Mrs. Eleonora C.....	Fort Qu'Appelle.....	32
McDonald, Donald H.....	".....	20
McDonough, William, Estate.....	London.....	18
McFall, Arthur A.....	Bolton.....	50
McGillivray, Donald.....	Port Colborne.....	134
McGillivray, John, Estate.....	".....	60
McIntosh, Mrs. Elizabeth.....	Lindsay.....	4
McKay, Mark S.....	Galt.....	12
McLachlin, H. F.....	Arnprior.....	60
McLachlin, Claude, Estate.....	".....	60
McLaren, Archibald K.....	Hood River, Oregon..	8
McLaren, Frederick G.....	Hamilton.....	12
McLaren, George H., M.D.....	Toronto.....	10
McLaren, Richard J.....	Hamilton.....	12
McLean, Miss Violet M.....	Belleville.....	2
McLenaghan, James.....	Toronto.....	240
McMartin, John.....	New York.....	328
McMeekin, Rev. Henry, LL.D.....	Ottawa.....	2
McMurray, W. J.....	Niagara Falls, Ont....	6
McNaught, Thomas.....	Toronto.....	12
McNeal, Mrs. Susan.....	Port Colborne.....	16
McNeal, Wm. L.....	".....	20
McNeil, H. S.....	Toronto.....	16
McRitchie, Rev. George.....	Ottawa.....	16
Nairn, Alexander.....	Toronto.....	25
Nairn, Mrs. Elizabeth C.....	".....	7
National Life Assurance Co. of Canada...	".....	480
National Trust Co., Limited.....	".....	316
Nattress, Mrs. Julia.....	".....	24
Neelon, Mrs. Louisa L.....	St. Catharines.....	5
Neff, James B., M.D.....	Port Colborne.....	15
Neff, James E.....	".....	3
Neilson, Alexander, Estate.....	Brown's Corners.....	60

Imperial Bank of Canada

Neilson, James.....	Scarboro.....	60
Neilson, John.....	".....	60
Nelles, Mrs. Christie A.....	Toledo.....	18
Nelles, T. R., Executor.....	Simcoe.....	18
Nelson, Mrs. Emily.....	Toronto.....	36
Newbigging, Lt.-Col. R. G., Estate.....	".....	16
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nicol, Mrs. Jane.....	Toronto.....	3
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	36
Nordheimer, Samuel.....	Toronto.....	118
North American Life Assurance Co.....	".....	429
North, James C.....	Picton.....	6
Northway, John.....	Toronto.....	321
Northway, John, in trust.....	".....	120
Northway, John A.....	".....	24
Nunns, Mrs. Mary F.....	Calgary.....	2
O'Brien, James.....	Welland.....	52
O'Brien, James F.....	".....	4
O'Brien, Henry, K.C.....	Toronto.....	40
O'Bryan, Joseph S.....	Halifax.....	15
Odium, Miss Eleanor D., and Miss Helen E. Odium.....	St. Catharines.....	5
Ogden, Lyndhurst.....	Toronto.....	20
O'Hara, Miss Gertrude.....	".....	24
O'Hara, Miss Mary.....	".....	36
Oille, Miss Elizabeth.....	St. Catharines.....	1
Olmsted, Mrs. Edith H.....	Hamilton.....	42
O'Neill, Miss Mary J.....	Port Colborne.....	6
Ontario Loan and Savings Co.....	Oshawa.....	60
O'Reilly, Miss Elizabeth J.....	Hamilton.....	48
O'Reilly, E. B., M.D.....	".....	32
O'Reilly, Charles, M.D.....	Toronto.....	45
Orr, J. O., M.D.....	".....	6
Osborne, Mrs. Isabel B.....	".....	20
Osborne, Mrs. Isabel B., in trust for John G. Osborne.....	".....	29
Osborne, Mrs. Isabel B., in trust for Isabel M. Osborne.....	".....	29
Osborne, James Kerr.....	".....	225
Osborne, J. B., Estate.....	".....	120
Osborne, Miss Annie B.....	Hamilton.....	61
Osborne, Mrs. Anne B.....	".....	10
Osborne, Mrs. Henrietta L.....	".....	12
Osler, E. B., M.P.....	Toronto.....	250
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews and G. S. Gibbons, Trus- tees.....	".....	250
Osler & Hammond.....	".....	75
Osler, William, M.D.....	Oxford, Eng.....	210
Osler, Mrs. Lily M.....	Toronto.....	24

Imperial Bank of Canada

Oxley, F. Beresford.....	Halifax.....	4
Oxley, F. H., and W. F. Parker, Trustees...	".....	19
Packard, Mrs. Margaret E.....	Rehoboth, Mass.....	5
Paget, Very Rev. Edward C.....	Calgary.....	10
Paisley, Mrs. Louise F.....	Sackville, N.B.....	2
Parker, Mrs. Fanny H.....	Dartmouth, N.S.....	57
Parker, Miss Fanny A.....	".....	10
Parker, Hon. Daniel McN., Estate.....	".....	12
Parker, William F.....	Wolfville, N.S.....	20
Parker, Miss Catharine G.....	Dunster, England....	4
Parker, John T.....	Toronto.....	18
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Children of C. W. Paterson.....	".....	12
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Emily Winstanley.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Miss Mary L. Paterson.....	".....	10
Paterson, Rev. T. W.....	".....	48
Paterson, Mrs. Florence I.....	".....	25
Paterson, Mrs. Florence I., in trust.....	".....	7
Paterson, Mrs. Mary.....	St. Catharines.....	9
Paterson, J. Harry.....	Toronto.....	100
Pattinson, George, Mary E. Ferguson, Ed- ward Hay and James B. O'Brien....	".....	90
Paton, Robert.....	Barrie.....	10
Patton, Francis L.....	Winnipeg.....	12
Peirce, Miss Annie V.....	Georgetown.....	7
Pengelly, Henry.....	Cobourg.....	16
Pentland, Mrs. Constance L.....	Winnipeg.....	16
Penton, Miss Bessie B.....	Halifax.....	12
Peregrine, Miss Etta.....	Galt.....	2
Peregrine, Miss Elsie R.....	".....	2
Peregrine, Miss H. May.....	".....	2
Peregrine, Miss Louise.....	".....	2
Perks, Mrs. Iola H.....	Fergus.....	6
Perley, Miss Ethel L.....	Ottawa.....	100
Perley, George H., M.P.....	".....	20
Perry, Mrs. Jennie B.....	St. Catharines.....	7
Peterson, Miss Jane.....	Baltimore, Md.....	12
Pew, Mrs. Ella V.....	Chicago.....	16
Philip, Mrs. Ruth.....	Galt.....	18
Philip, William.....	".....	3
Phillips, Robert.....	Fergus.....	6
Philp, James.....	Newcastle, Ont.....	12
Phoenix Insurance Co.....	Hartford, Conn.....	411
Pipon, Mrs. Maude M.....	Toronto.....	72
Pontifex, Bryan.....	".....	10
Poole, Henry S.....	Halifax.....	9

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Porritt, Frederick R., and Herbert T. Porritt, Trustees.....	Barrie.....	20
Porritt, Frederick R.....	".....	10
Porritt, Frederick R., Trustee.....	".....	2
Porritt, Herbert T.....	Croyden, Eng.....	3
Potter, Ralph.....	Newtonbrook.....	4
Pound, Isaac L.....	Ridgeway.....	6
Powell, C. Berkeley.....	Ottawa.....	80
Pratt, Rodman.....	Wolfville, N.S.....	6
Prior, James.....	St. Catharines.....	20
Prime & Rankin, Ltd.....	Toronto.....	36
Prince, Mrs. Charlotte.....	".....	12
Pringle, R. R., Estate.....	Cobourg.....	17
Pugsley, John.....	Toronto.....	100
Quarry, Mrs. Annie A.....	Windsor, Ont.....	8
Radley, Mrs. Elizabeth J.....	Toronto.....	72
Rae, Robert.....	Sarnia.....	12
Raikes, George.....	Barrie.....	6
Raikes, Miss Georgina.....	".....	21
Raikes, Miss Fanny.....	".....	38
Raikes, Richard, M.D.....	Midland.....	6
Ramsay, William.....	Stow, Scotland.....	2334
Ramsey, J. G.....	Toronto.....	150
Rankin, Alex.....	".....	24
Rankin, Miss Elizabeth.....	St. Catharines.....	14
Ray, Mrs. Maggie.....	Lindsay, Oklahoma.....	7
Raymer, Mrs. Mary A.....	Manhattan Beach, Cal.....	22
Rayner, Mrs. Ethel E.....	Auckland, N.Z.....	61
Rector and Wardens of Trinity Church.....	Galt.....	17
Reeb, John, Estate.....	Port Colborne.....	12
Reed, Miss Maria C. S.....	Denver.....	1
Reilly, Miss Margaret J.....	Esquesing.....	6
Reynolds, Mrs. Ella F.....	Toronto.....	31
Rice, O. F.....	".....	52
Rice, Mrs. Adelaide.....	Belleville.....	20
Richardson, Mrs. Frances W.....	St. Catharines.....	12
Richardson, Mrs. Catherine.....	Quebec.....	11
Richardson, Mrs. A. M., Estate.....	Montreal.....	2
Richardson, Samuel, M.D., Estate.....	".....	40
Richardson, Mrs. Eliza A.....	Ingersoll.....	6
Ridley, Rev. John.....	Galt.....	9
Rittenhouse, Mrs. Justina.....	Beamsville.....	12
Roach, Miss Louisa.....	Hamilton.....	26
Robarts, Mrs. Louisa J.....	Cobalt.....	6
Roberts, Miss Mary.....	Toronto.....	19
Robertson, Miss Marguerite.....	St. Catharines.....	2
Robertson, Mrs. Eleanor M.....	Toronto.....	7
Robertson, Mrs. Margaret K.....	St. Catharines.....	3
Robertson, J. S.....	St. Thomas.....	1

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Robinson, Mrs. Elizabeth, and Miss Bessie McL. Howard.....	Toronto.....	10
Robinson, Fred.....	Revelstoke.....	120
Robinson, Mrs. Harriet E.....	Barrie.....	8
Robinson, Mrs. Mary A.....	Peterboro.....	2
Robinson, Mrs. Lydia A. E.....	Hamilton.....	50
Robinson, W. A.....	".....	40
Robinson, Sarah, Estate.....	Toronto.....	70
Roddick, Mrs. Mary.....	Cobourg.....	8
Rodgers, Miss Jessie.....	North Bay.....	11
Roe Buck, Mrs. Mary E.....	Cobourg.....	16
Roger, Miss Alice F. McK.....	Toronto.....	4
Roger, Miss Edith A.....	".....	4
Roger, F. Percy.....	".....	4
Rogers, Elias.....	".....	257
Rogers, Mrs. Annie E.....	Welland.....	49
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.....	Littleton.....	25
Rogers, Miss Mary.....	Toronto.....	3
Rogers, Miss Rachel S.....	Merritton.....	1
Rohleder, Frederick.....	Berlin, Ont.....	13
Rolph, Joseph T.....	Toronto.....	13
Rooke, Mrs. Maud S.....	Hamilton.....	16
Roper, Mrs. Fanny E.....	New York.....	31
Rosebrugh, Mrs. Jessie W.....	Toronto.....	1
Ross, Mrs. Harriet A., Executrix.....	Quebec.....	27
Ross, Mrs. Margaret.....	Port Robinson.....	8
Ross, Robert.....	Lindsay.....	20
Ross, Mrs. Christina B.....	".....	10
Ross, Mrs. Charlotte W., M.D.....	Whitemouth, Man.....	5
Ross, Mrs. Josephine M.....	Toronto.....	15
Ross, Sydney R.....	Saskatoon.....	10
Ross, Walter.....	Lethbridge.....	149
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Roy, Mrs. Mary A.....	Hamilton.....	6
Roy, R. Maitland.....	".....	4
Royal Trust Co., Trustees for Dorothy Gordon Brown, Edmund Herbert Gordon Brown, and Evelyn Gordon Brown.....	Ottawa.....	2
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rumsey, Miss Melia.....	Ingersoll.....	6
Rumsey, A., Estate.....	St. Marys.....	12
Russ, Mrs. Anna.....	Beamsville.....	1
Russel, W. B.....	Toronto.....	20
Russell, Lindsay, and Hugh F. McLachlin, Trustees for Mrs. Harriet Russell.....	Arnprior.....	68
Rutledge, Mrs. Louisa.....	Toronto.....	14
Ryan, Hugh, Estate.....	".....	540
Ryan, Patrick F.....	Ridgeway.....	12
Ryerson, Mrs. Mary A.....	Toronto.....	187

Imperial Bank of Canada

Saunders, A.....	London, England.....	120
Saunders, E., Manager, in trust.....	Toronto.....	8
Scarff, H. W.....	Fonthill.....	13
Scarth, J. F., and C. G. Scarth, in trust..	Toronto.....	12
Scholfield, Mrs. Rebecca, Estate.....	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	17
Scoley, Mrs. Louisa.....	".....	50
Scott, Mrs. Mary E.....	".....	34
Scott, C. S., Vice-President, and C. W. Cartwright, Manager, in trust for the Landed Banking and Loan Co.....	Hamilton.....	220
Scott, Miss Katharine S.....	Toronto.....	80
Scott, J. C.....	".....	120
Scott, James.....	".....	36
Scott, Robert F.....	".....	2
Scott, Mrs. Jessie.....	".....	39
Scott, Robert F., and James Scott, Trustees for Miss Catherine Scott.....	".....	9
Scott, Robert F., and B. E. Bull, in trust..	".....	9
Scott & Walmsley.....	".....	196
Scott & Walmsley, in trust.....	".....	27
Scott & Walmsley, in trust for Queen City Fire Insurance Co.....	".....	65
Seagram, E. F., in trust.....	Galt.....	90
Secord, George H.....	Welland.....	1
Secord, S. W.....	Brantford.....	12
Secord, S. W., and H. C. Secord, Trustees.	".....	2
Semple, Mrs. Margaret.....	Toronto.....	6
Semple, Andrew.....	".....	30
Semple, Robert.....	Beeton, Ont.....	10
Shantz, Mrs. Catherine.....	Berlin, Ont.....	1
Sharp, James L.....	Summerside, P.E.I....	5
Shearson, Mrs. Jessie McC.....	New York.....	40
Sherrin, G. A.....	Toronto.....	5
Sibbald, Miss Elizabeth K.....	Sutton West.....	15
Silver, Mrs. Blanche.....	Halifax.....	21
Silver, William N., Executor.....	".....	12
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Smith, Mrs. Lilian M.....	".....	18
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Theal, James I.....	Grimsby.....	1
Thom, Mrs. Flora M.....	Ridgeway.....	2
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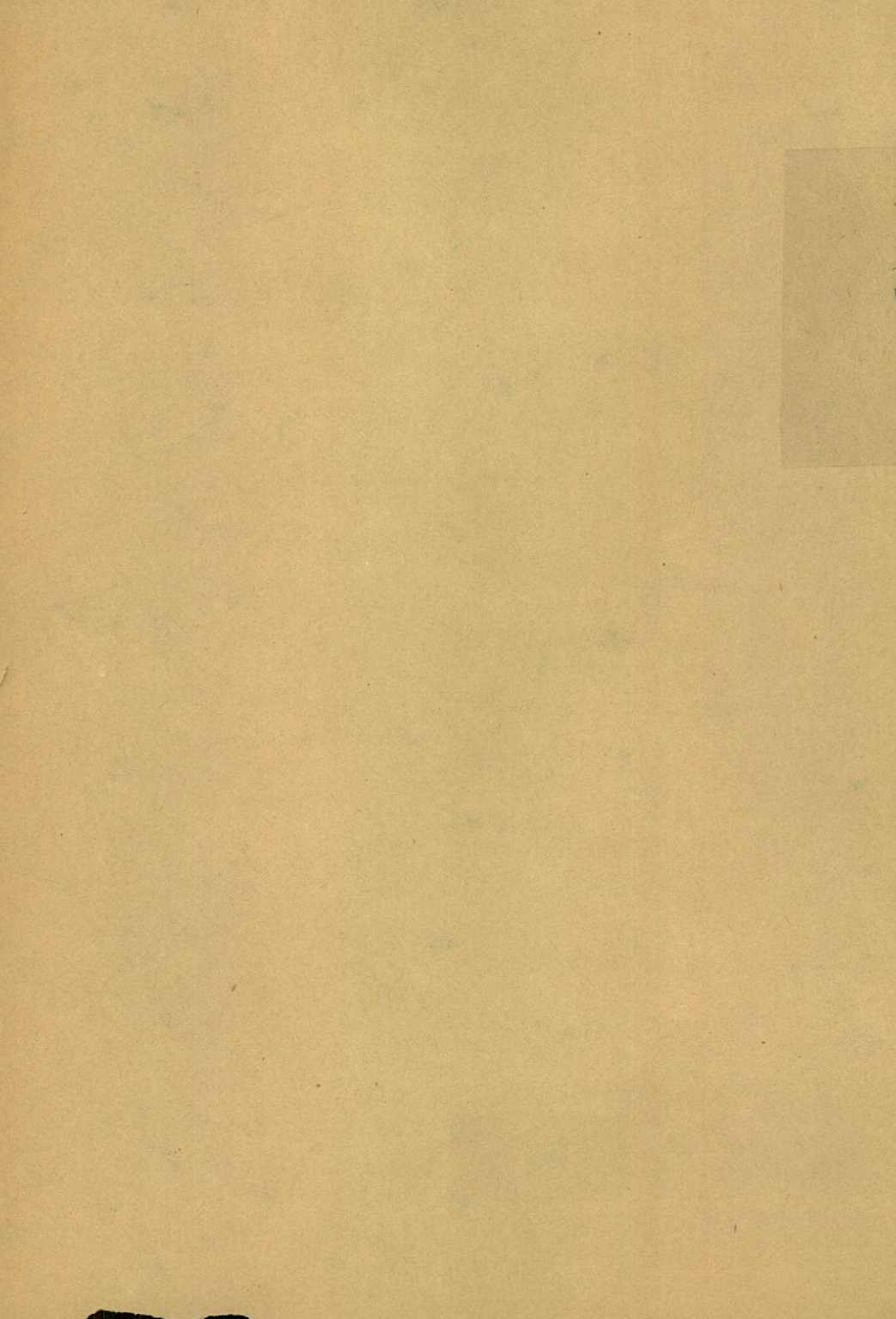
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